



Presentation to Analysts

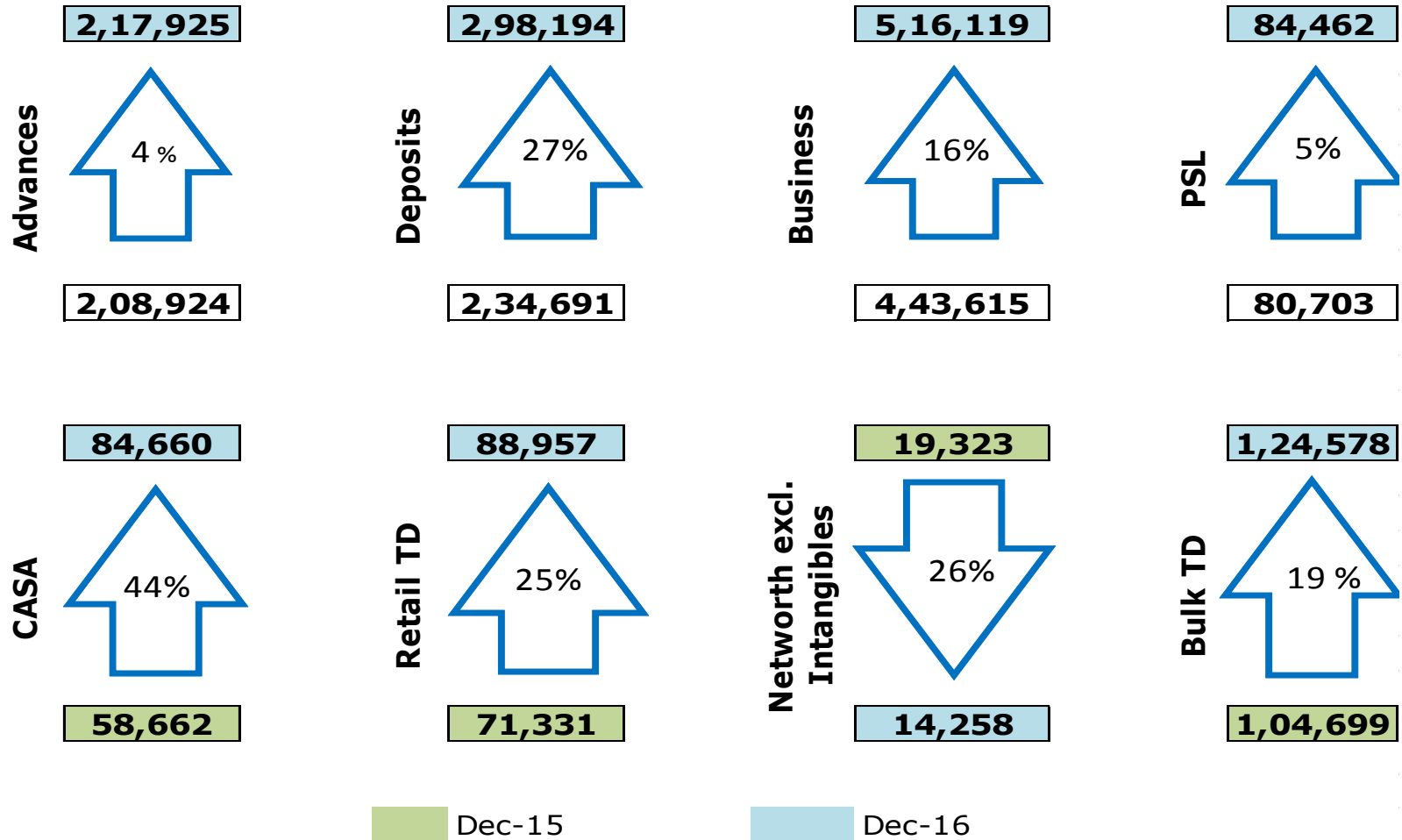
Q3 FY 2017



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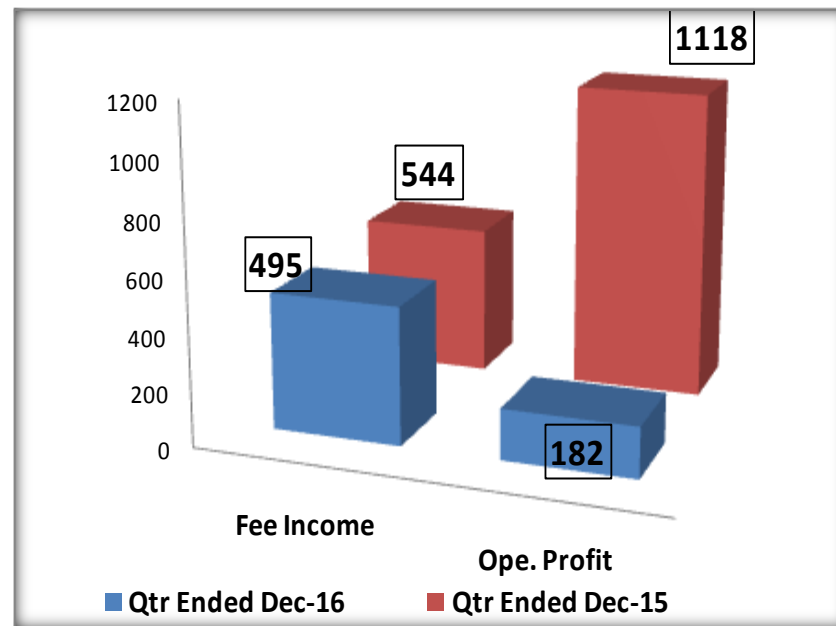
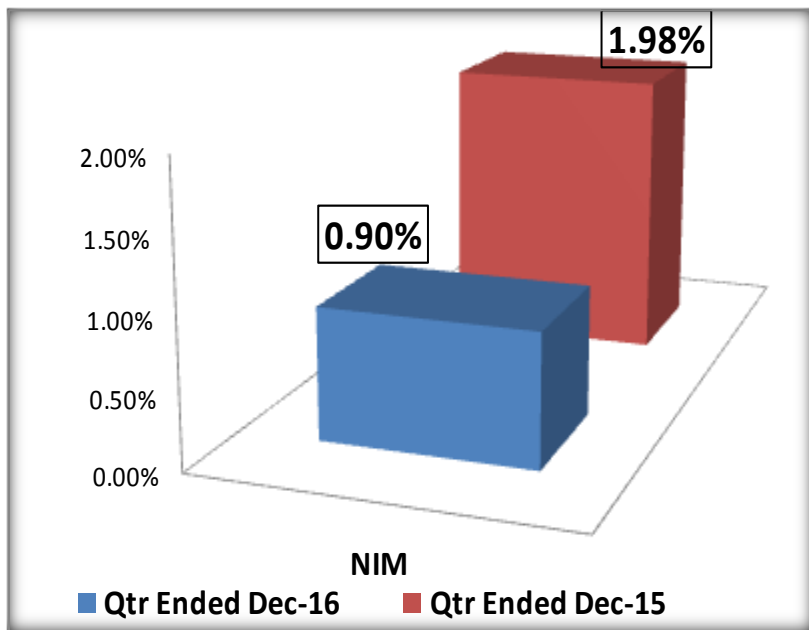
Performance Highlights Q3 FY17 v/s Q3 FY16

₹ in Crore



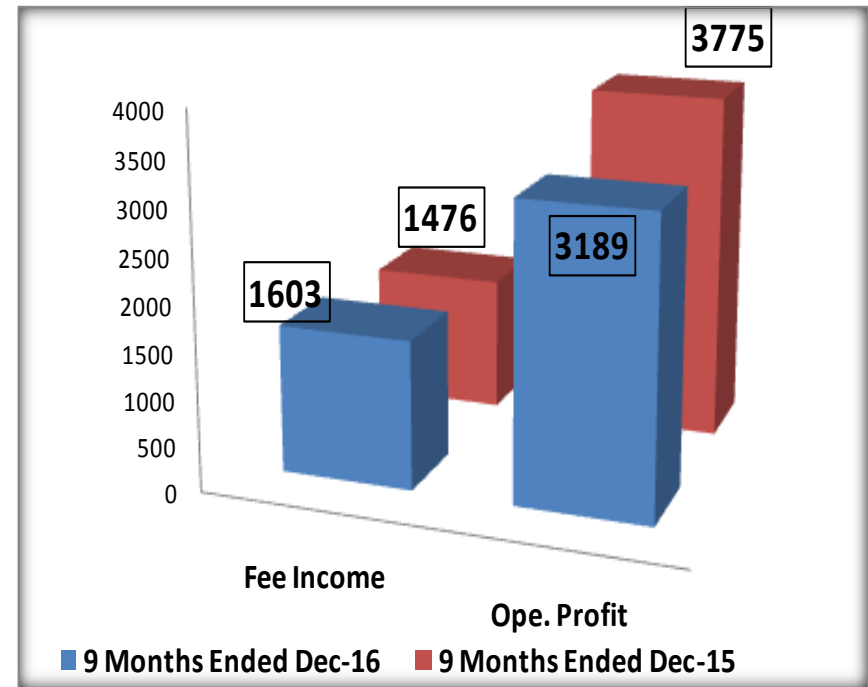
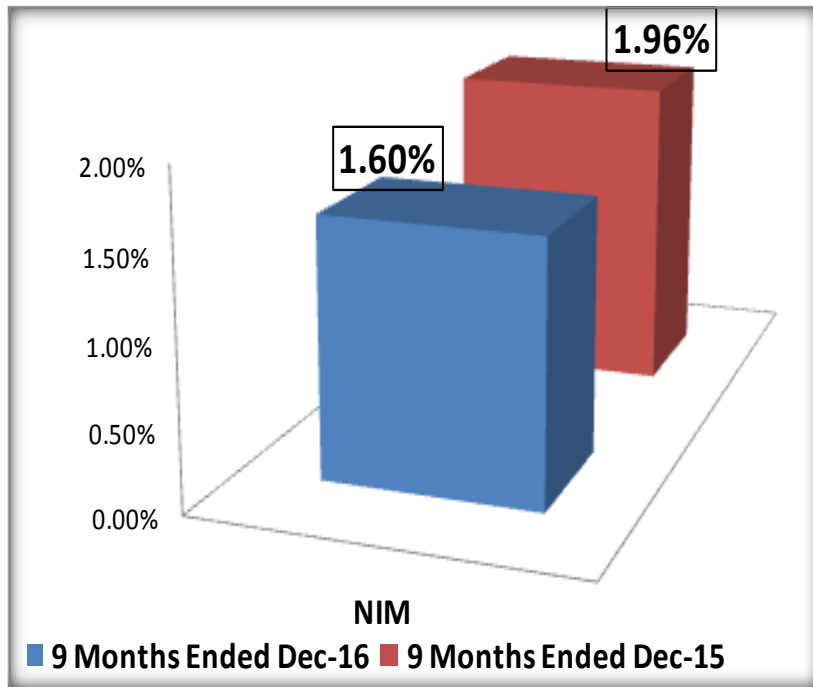
Performance Highlights Q3 FY17 (Profitability)

₹ in Crore



Performance Highlights 9M ended Dec 16 (Profitability)

₹ in Crore



Profit & Loss - Snapshot

₹ in Crore

Particulars	Quarter ended			9 Months ended		
	Dec 2016	Dec 2015	Growth %	Dec 2016	Dec 2015	Growth %
Interest Income	6 553	6 784	(3)	20 849	21 115	-1
Interest Expenses	5 703	5 228	9	16 686	16 453	1
Net Interest Income	850	1 556	(45)	4 163	4 662	(11)
Other Income	551	578	(5)	2 862	2 064	39
Net Total Income	1 402	2 134	(34)	7 024	6 726	4
Operating Expenses	1 219	1 016	20	3 836	2 951	30
- Employee Cost	530	468	13	1 763	1 255	40
- Other Operating Cost	689	548	26	2 072	1 696	22
Operating Profit	182	1 118	(84)	3 189	3 775	(16)
Provisions & Contingencies	2 437	3 301	(26)	5 147	5 704	-10
- NPAs and write offs	3 136	2 503	25	5 905	4 530	30
- Restructured Assets	(93)	(148)	(37)	(150)	(482)	(69)
- Others (Invnt., Std Asset, etc)	163	1 368	(88)	1 232	1 842	(33)
- Tax	(768)	(421)	82	(1,840)	(187)	884
Profit After Tax	(2,255)	(2,184)	(3)	(1,958)	(1,929)	(2)

Other Income

₹ in Crore

Particulars	Quarter Ended			9 Months Ended		
	Dec-16	Dec-15	Growth %	Dec-16	Dec-15	Growth %
Commission, Excg & Brkg	493	541	(9)	1 593	1 465	9
Profit on sale of Investments	312	105	199	1 279	334	283
Profit/(Loss) on revaluation of investment	(380)	(158)	140	(385)	(139)	177
Profit on sale of Fixed Assets	0	(0)	0	(0)	(0)	0
Profit on Forex/Derivatives	86	57	52	209	214	(2)
Dividend from subsidiaries	0	0	0	9	11	(23)
Recovery from Written Off cases	11	16	(29)	66	83	(21)
Other Misc. Income	29	19	54	92	96	(4)
Total	551	578	(5)	2 862	2 064	39
Fee Based Income	495	544	(9)	1 603	1 476	9

Fee Income Breakup

₹ in Crore

Particulars	Quarter Ended			9M Ended		
	Dec-16	Dec-15	Growth (%)	Dec-16	Dec-15	Growth (%)
BG Commission	104	111	-7	298	316	-6
LC Commission	107	108	-1	325	280	16
Bills Commission	5	8	-39	18	25	-30
Proc Fee & Incidental Charges	157	176	-10	604	478	26
Remittances Fees	26	19	38	73	54	35
Sourcing Syndication & Advisory Fees	6	27	-78	19	67	-72
Cash Mgmt.Services Fees	5	4	4	13	13	-1
Card Fees	21	30	-29	72	80	-10
ATM Charges	26	30	-14	91	86	5
Alternate Channel Fees	1	0	131	2	1	89
Third Party Dist. Fees	27	19	41	54	42	27
Demat Fees	3	3	16	10	9	17
Govt. Business Fees	5	5	-3	14	12	18
Misc Fees	3	4	-27	11	12	-8
Total	495	544	-9	1603	1476	9

Balance Sheet - Snapshot

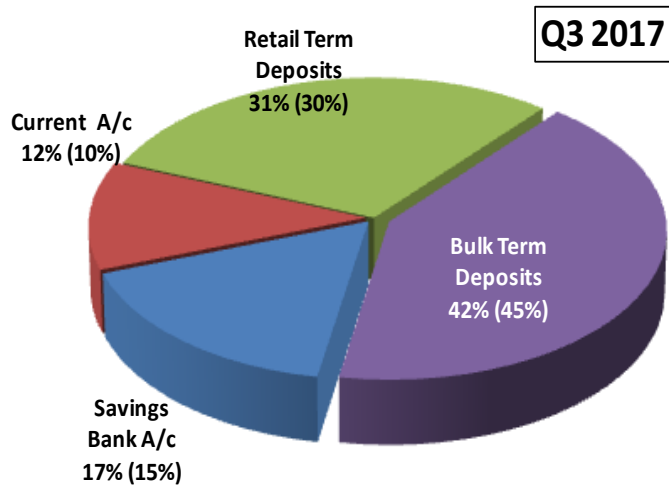
₹ in Crore

As at	31-Dec-16	31-Dec-15	31-Mar-16
LIABILITIES			
Capital	2 059	1 900	2 059
Reserve & Surplus	23 705	22 680	25 663
Deposits	2 98 194	2 34 691	2 65 720
Borrowings	74 287	67 135	69 574
Other Liabilities & Provisions	4 467	12 624	11 357
Total	4 02 712	3 39 031	3 74 372
ASSETS			
Cash & Balance with RBI	14 466	10 994	13 823
Bal. with banks & money at call	12 041	3 750	9 778
Investments	1 12 731	77 678	91 979
Advances	2 17 925	2 08 924	2 15 893
Fixed Assets [incl. leased assets]	7 456	3 116	7 447
Other Assets	38 093	34 569	35 451
- of which RIDF & related	23 465	24 694	24 131
Total	4 02 712	3 39 031	3 74 372

Growing Deposit Base

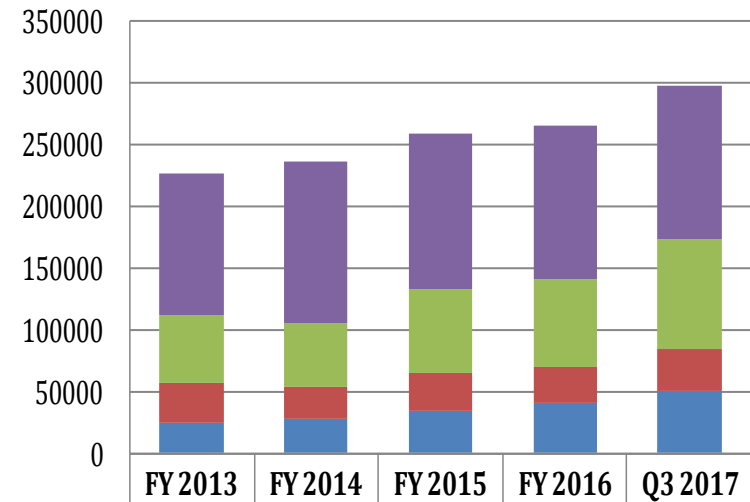
₹ in Crore

Composition of Deposits



* Figures in () represent Q3 FY16 data

Movement of Deposits



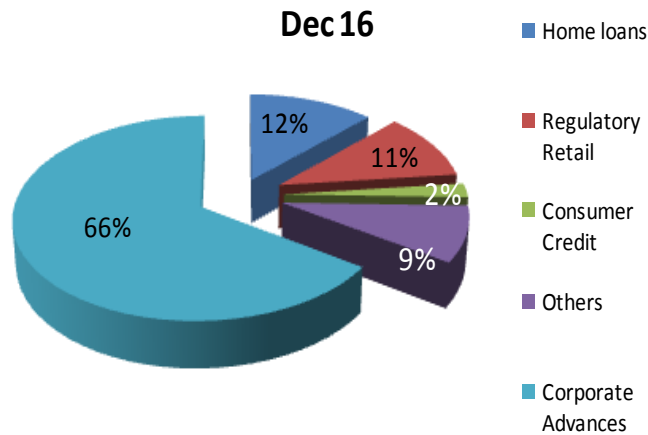
	FY 2013	FY 2014	FY 2015	FY 2016	Q3 2017
Bulk Term Deposits	115522	131241	127278	125135	124578
Retail Term Deposits	54545	51181	67441	71580	88957
Current A/c	33289	25018	30416	29154	35093
Savings Bank A/c	23760	28334	34701	39850	49566

CASA at 28.39% in Q3 FY17 compared to 25% in Q3 FY16

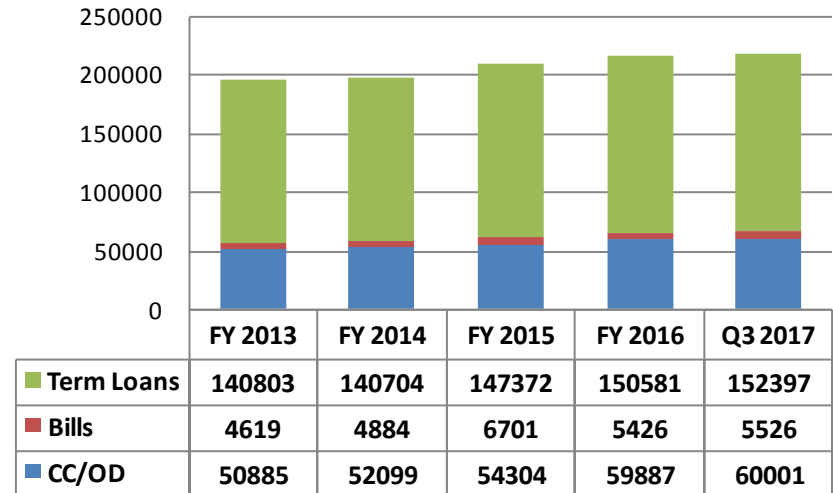
Credit Base

₹ in Crore

Composition of Advances



Movement of Advances



Advances Breakup

Particulars	Dec 15	Mar 16	Dec 16
A. Retail Advances			
Home loans	27735	28158	28860
Regulatory Retail	20310	23871	25110
Consumer Credit	4402	4690	5217
Sub Total	52448	56719	59187
B. Corporate Advances	145157	141891	152441
C. Others	21789	27867	20924
Total Gross Advances (A+B+C)	219393	226477	232552

Industry-wise Advances

₹ in Crore

Top 20 Industries	Outstanding as on 31-Dec-16				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:	58276	30269	88546	21.09%	77774	20.96%
-Transport	16887	5889	22776	5.43%	20305	5.47%
-Energy	30436	9680	40116	9.56%	37874	10.21%
-Water and Sanitation	4164	4395	8559	2.04%	8457	2.28%
-Communication	5539	10269	15808	3.77%	9820	2.65%
-Social and Commercial Infrastructure	1251	37	1288	0.31%	1319	0.36%
Basic Metal and Metal Products	14939	10502	25441	6.06%	20609	5.55%
All Engineering	9264	11191	20456	4.87%	18285	4.93%
Housing Loans (Incl priority sector housing)	27976	6	27981	6.67%	27227	7.34%
Chemicals and Chemical Products (Dyes, Paints, etc.)	9928	5902	15830	3.77%	13363	3.60%
Other Services	6396	3397	9793	2.33%	9320	2.51%
Agriculture & Allied Activities	16727	170	16897	4.03%	18548	5.00%
Trade	13793	3518	17311	4.12%	14518	3.91%
Residuary other advances	2865	7779	10644	2.54%	-	-
NBFCs	10939	455	11395	2.71%	11616	3.13%
Mining and Quarrying	6397	5166	11563	2.75%	11488	3.10%
Food Processing	6217	1655	7872	1.88%	8507	2.29%
Textiles	5594	1459	7052	1.68%	6484	1.75%
Vehicles, Vehicle Parts and Transport Equipments	7374	975	8349	1.99%	7151	1.93%
Construction	1794	5708	7502	1.79%	8017	2.16%
Cement and Cement Products	5428	366	5795	1.38%	5520	1.49%
Commercial Real Estate	5062	351	5413	1.29%	2910	0.78%
Other Retail Loans	4614	0	4614	1.10%	4563	1.23%
Transport Operators	1769	205	1974	0.47%	2721	0.73%
Paper and Paper Products	2223	311	2534	0.60%	-	-
Total	2 17 576	89 385	3 06 962	73.13%	2 68 620	72.38%

Composition of Borrowings

₹ in Crore

	Dec-16	Dec-15
<u>Domestic</u>		
- Capital instruments	19027	18065
-Other borrowings	26464	20826
-Long term infrastructure bonds	5000	4000
<u>Overseas</u>		
- Capital instruments	0	0
-Other borrowings	23795	24244
Total borrowings	74287	67135

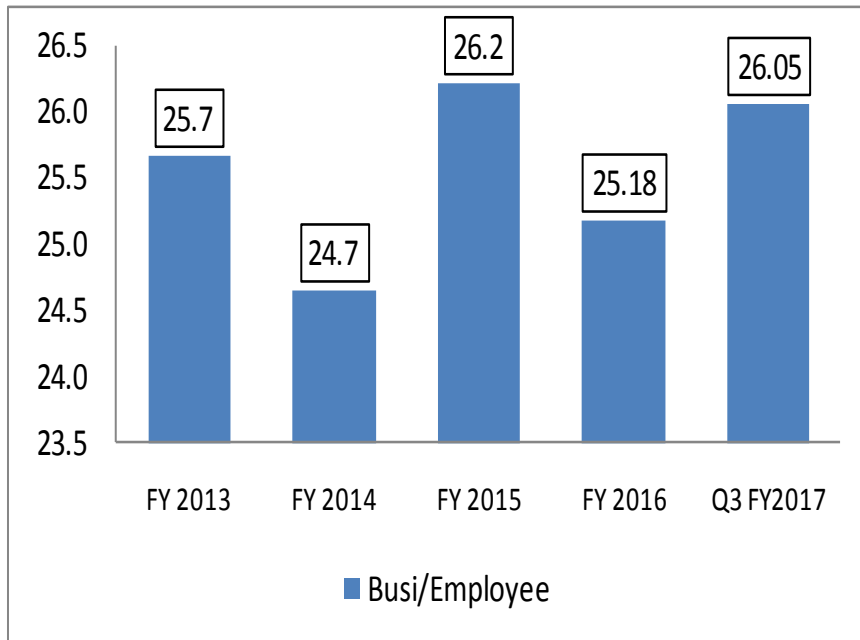
Capital instruments constitute 38% of Domestic borrowings in Dec 16

Omni Infrastructure Bonds to the extent of ₹ 1000 Cr were issued in Feb 2016.

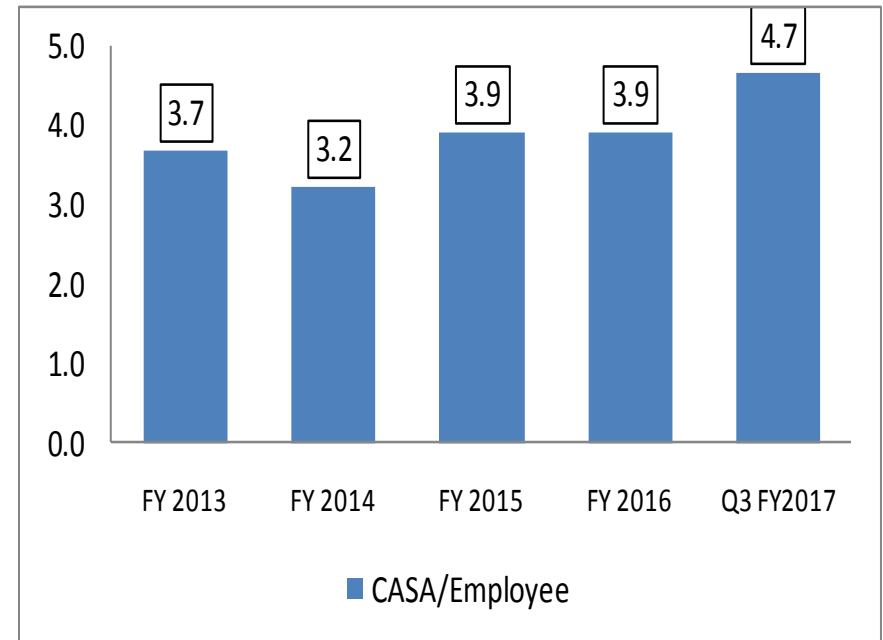
Productivity

₹ in Crore

Business per employee



CASA per Employee

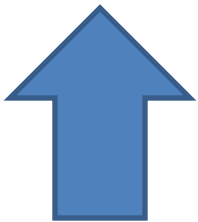


Note: Excluding outsourced employees

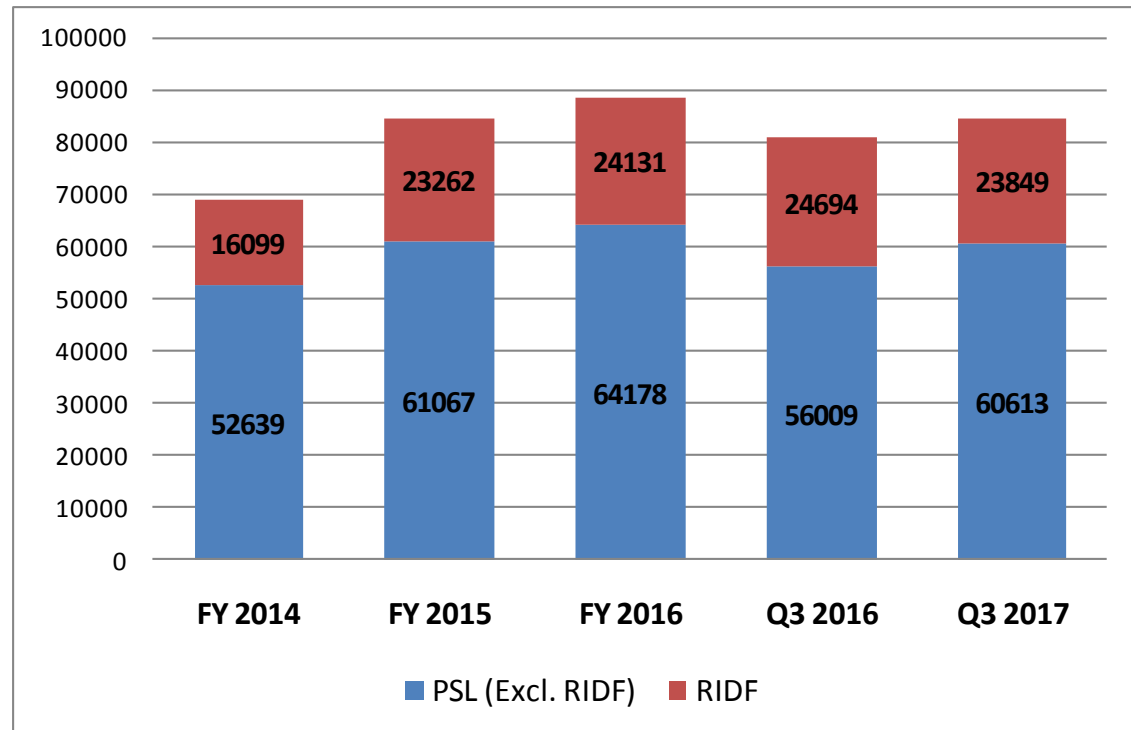
PSL Book

₹ in Crore

37.49% of
ANBC in Q3
FY17



36.32% of
ANBC in Q3
FY16



@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 Q3 FY2017, the same has been taken as per new PSL guidelines.

Investments

₹ in Crore

Particulars	Dec 2016			
	HTM	AFS	HFT	Total
Government securities	65 306	22 070	6 391	93 768
SASF Securities	4 293	-	-	4 293
Shares (Equity)	-	2 187	-	2 187
Shares (Preference)	-	239	-	239
Debentures/ Bonds	-	3 203	-	3 203
Subsidiaries / Joint Ventures	702	-	-	702
Security Receipts	-	607	-	607
Others (CPs/CDs/MF/VCF,etc)	41	7 629	63	7 733
Total Investments	70 342	35 935	6 454	1 12 731

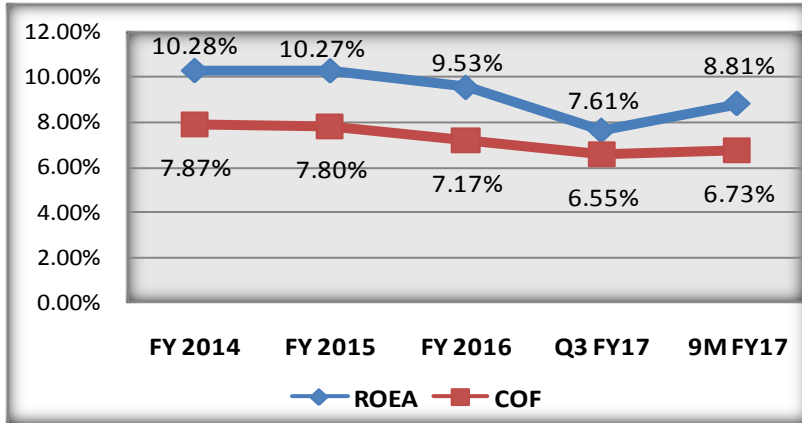
Maturity Profile as on Dec-16

₹ in Crore

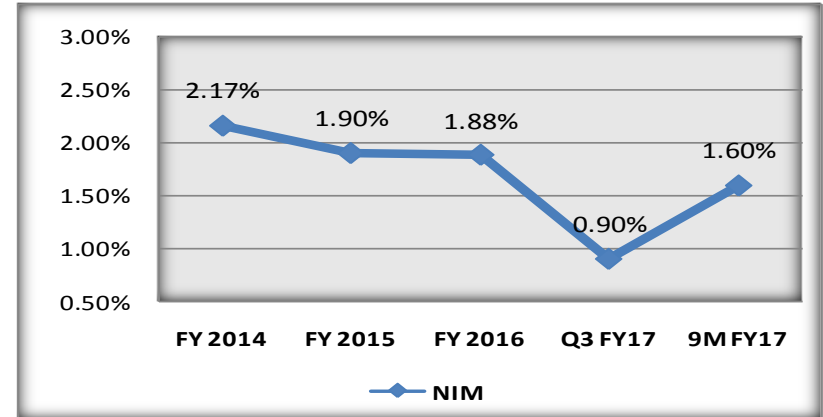
Maturity Profile	Advances	Borrowings	Deposits
Upto 6 months	33514	22425	92977
> 6 months to 1 year	14397	1337	57522
> 1 year to 3 years	75767	14394	111516
> 3 years to 5 years	35988	10206	14621
> 5 years	58259	25926	21558
Total	217925	74287	298194

Movement in Key Ratios

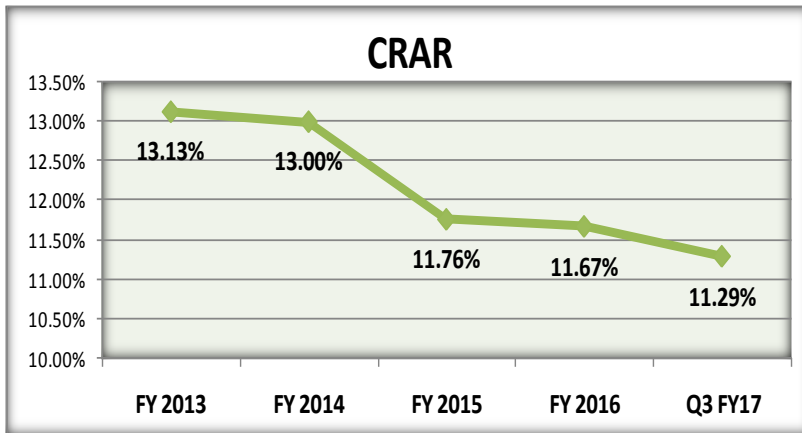
ROEA Vs COF



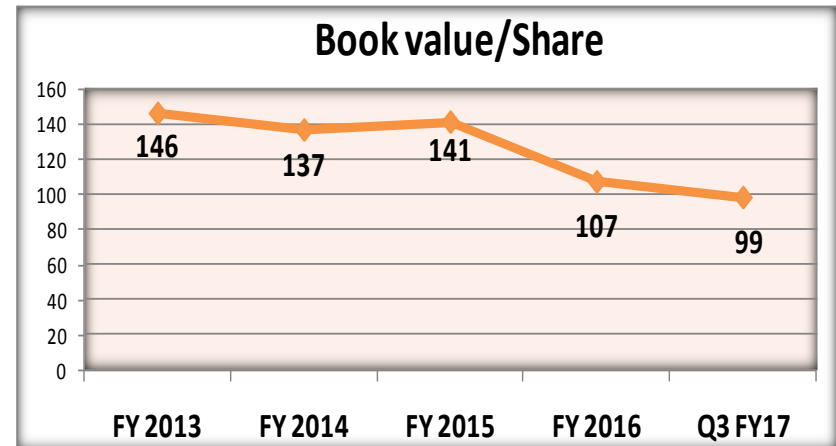
NIM



CRAR



Book value/Share

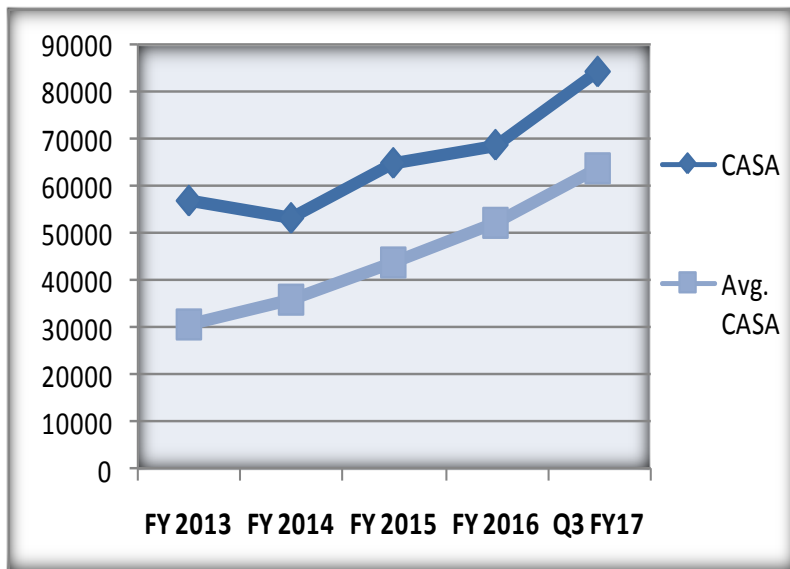


*CRAR Figures for FY 2013 are as per Basel II

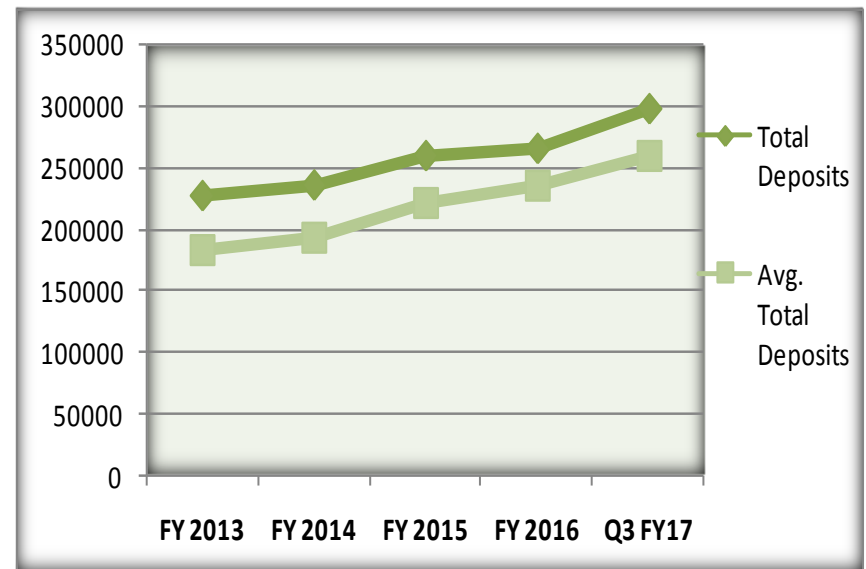
Movement in Key Ratios

₹ in Crore

Growth in Average CASA



Growth in Average Deposits

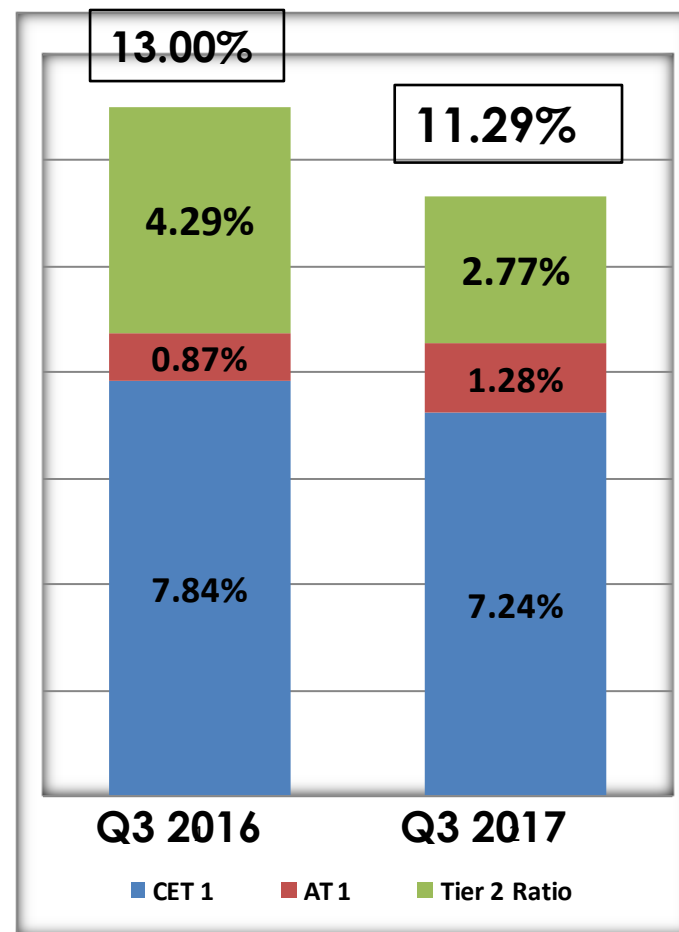


Capital Adequacy

(₹ Crore)

Particulars	Q3 2016	Q3 2017
CET 1 (Rs.)	23034	23647
AT 1 (Rs.)	2560	4196
Tier 2 Capital (Rs.)	12604	9034
Total Capital (Rs.)	38198	36877
RWA (Rs.)	293762	326686
CET 1	7.84%	7.24%
AT 1	0.87%	1.28%
Tier 1 Ratio	8.71%	8.52%
Tier 2 Ratio	4.29%	2.77%
CRAR	13.00%	11.29%

Tier 1 at 8.52 % as at Q3 FY17 decreased by 19 Basis Points compared to Q3 FY16



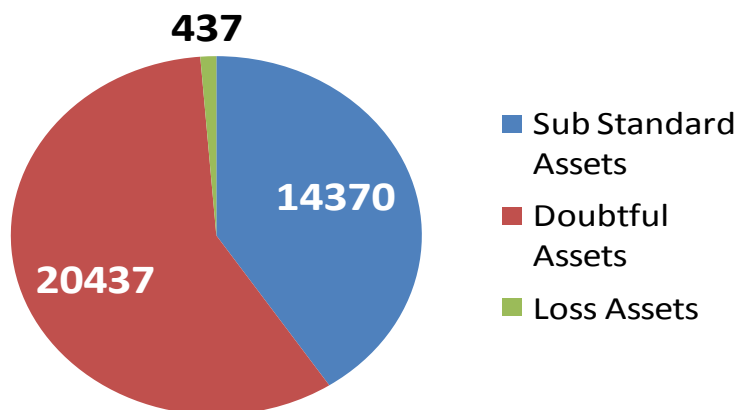
NPA Movement

₹ in Crore

Particulars	For the Quarter Dec 16	For 9 Months ended Dec 16
Opening Balance	30134	24875
Add:		
-Fresh Slippages*	6220	15128
Of Which Restructured A/cs are		
Less:		
-Recovery**	245	636
-Upgradation	86	2424
-Write-off	778	1698
Closing Balance	35245	35245
Gross NPA %	15.16%	15.16%
Net NPA %	9.61%	9.61%
Prov. Coverage Ratio as per RBI Guidelines	54.63%	54.63%
<i>* Including Ageing</i>		
<i>**Including Forex Fluctuation of Rs. 74.47 Crore</i>		

NPA Classification

₹ in Crore



Particulars	Gross NPA
Sub Standard Assets	14370
Doubtful Assets	20437
Loss Assets	437
Total	35245

Category	Outstanding Advances (A)	Gross NPA (B)	GNPA % to Total GNPA	GNPA % of Sector wise O/S (B/A)	GNPA % of Total O/S
Agri and Allied Activities	15891	1867	5.30%	11.75%	0.80%
Industry (Micro, Small, Medium & Large)	117343	26286	74.58%	22.40%	11.30%
Services	29352	2735	7.76%	9.32%	1.18%
Personal Loans	35236	553	1.57%	1.57%	0.24%
Others	34729	3804	10.79%	10.95%	1.64%
Total	232552	35245			15.16%

Summary of Restructured Advances as on Dec 31, 2016

₹ in Crore

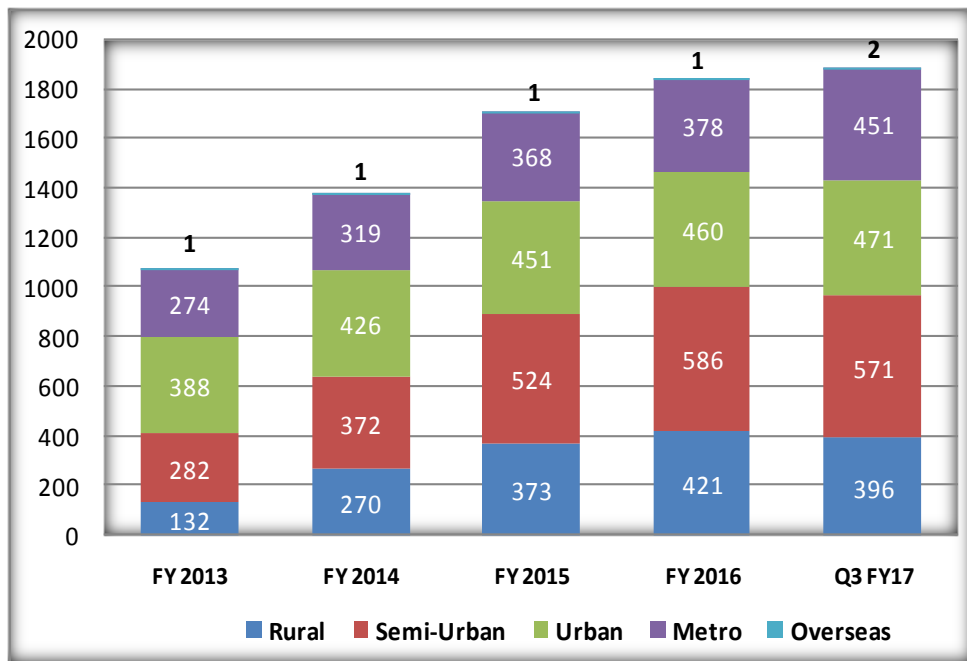
Particulars	PA	NPA	Total
Gross	17641	12014	29654
Less: FITL Provision	845	453	1298
Net of FITL Provision	16796	11561	28356
Less: Cases considered for Provisioning @ 0.40%	3099	0	3099
Total	13697	11561	25257

Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter Ended		9M ended	
	Dec-16	Dec-15	Dec-16	Dec-15
Depreciation on Investment	496	71	851	129
Provision for NPAs	2 357	1,715	4 046	3 321
Provision towards standard assets	(379)	1 247	252	1 640
Provision for Restructured Assets (including FITL)	(93)	(148)	(150)	(482)
Income Tax	(768)	(421)	(1840)	(187)
Bad Debts Written off	778	788	1 859	1 209
Other Provisions	46	50	128	74
Total	2437	3301	5147	5704

Distribution Network



- ❖ 1891 Branches
- ❖ 3435 ATMs
- ❖ 53 e-Lounges
- ❖ 78 Retail Assets Centers
- ❖ 6 Regional Processing Units

Digital Footprint

Digital Initiatives	Oct-16		Nov-16		Dec-16	
	No. of Customer Registrations	Transaction Amt for month Oct 16 (Rs in Cr.)	No. of Customer Registrations	Transaction Amt for month Nov 16 (Rs in Cr.)	No. of Customer Registrations	Transaction Amt for month Dec 16 (Rs in Cr.)
Mobile Banking	1013624	20	886455	11	842805	29
Internet Banking	7434528	37637	7519774	35617	7677079	37431
ATM Banking	-	3936	-	1441	-	884
Bunch Note Acceptors (Cash Deposit)	-	812	-	943	-	217
Bunch Note Acceptors (Cash)	-	103	-	21	-	0
POS Transactions	-	1321	-	1639	-	1980



Thank You

Bank Aisa Dost Jaisa