

<p>सिंडिकेट बैंक, नैगम कार्यालय 2<sup>nd</sup> क्रॉस, गांधी नगर, बैंगलूर - 560009 दूरभाष: 080-22283030 फैक्स: 080-22283030 ईमेल आईडी: inrc@syndicatebank.co.in</p>		<p>SyndicateBank ,Corporate Office 2<sup>nd</sup> Cross, Gandhi Nagar, Bengaluru - 560009 Tel.: 080-22283030 Fax: 080-22283030 Email Id: inrc@syndicatebank.co.in</p>
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**निवेशक संपर्क केन्द्र/Investor Relations Centre**

संदर्भ सं./Ref. No.: 99/CO/2914/INRC/SE/2019-20

दिनांक/Date: 13.05.2019

<p>The Vice President (Listing) NATIONAL STOCK EXCHANGE OF INDIA LTD. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 (NSE Symbol: SYNDIBANK)</p>	<p>The Vice President (Listing) BSE LIMITED Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001 (BSE Symbol: 532276)</p>
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Dear Sir/Madam,

**Sub: Presentation in the Analyst meet Scheduled on 13.05.2019**

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure requirements) Regulations, 2015 we are attaching a copy of presentation in the Analyst meet Scheduled on 13.05.2019 on the financial results of the bank for the quarter and year ended 31st March, 2019.

Thanking you

Yours faithfully,

For SyndicateBank



(संतोष कुमार बारिक/Santosh Kumar Barik)  
कंपनी सचिव/Company Secretary



# WELCOME TO ANALYST MEET

Performance Highlights For the  
Quarter/12-Months ended  
31-Mar-2019

# Highlights as on 31.03.2019



## Business

- Global Business at ₹ 4,77,046 Crore.
- Global Advances at ₹ 2,17,149 Crore.

## Advances

- Retail Credit grew by 5% Y-o-Y.
- Housing loan Credit grew at 5% Y-o-Y.

## Deposits

- CASA grew by 5% Y-o-Y.
- Retail Term Deposit grew by 6% Y-o-Y.

## Capital Adequacy

- CET Ratio improved to 9.31% as against 7.56% Y-o-Y.
- CRAR improved at 14.24% vs 12.24% on Y-o-Y.

## Profit

- Q4 Net Profit ₹ 128 CRORE. Operating Profit Q4 is ₹ 1057 crore vs ₹ 634 crore for Q4 2017-18 with 14% Growth.
- Operating profit for 12 month at ₹ 2820 Crore.

## Interest Margin

- Global NIM for Q4 at 2.86% vs 2.44% of Q4 2017-18 .
- Domestic NIM for Q4 at 3.19% vs 2.84% of Q4 2017-18.

## Assets Quality

- Gross NPA has come down to 11.37% vs 11.53 % as on 31.03.2018
- Net NPA ratio improved to 6.16% against 6.28% as on 31.03.2018



# Guidance vs Actual 31.03.2019



Parameters	31.03.2019 (Guidance)	31.03.2019 (Actual)
Deposits Growth (Global)	5%	-4.72%
Advances Growth (Global)	7%	-2.77%
Business Growth (Global)	8%	-3.85%
NIM (Global) (Annualised)	2.50%	2.42%
CASA (Domestic CASA to Domestic Deposit)	36%	36.61%
Gross NPA (Global)	Below 12%	11.37%
Net NPA (Global)	Below 6 %	6.16%
PCR (Global)	67%	66%
Slippage Ratio (Global)	5%	5.54%
Provision for NPA (Global) (Crore)	5,800	5,138
Gross NPA level (Global) (Crore)	27,000	24,680
Credit Cost (Global) (Crore)	2.50%	2.30%
NII ( Global) (Crore)	6,500	6,649
Capital raising plan	500	500

# Business Performance

(Terminal Figure)

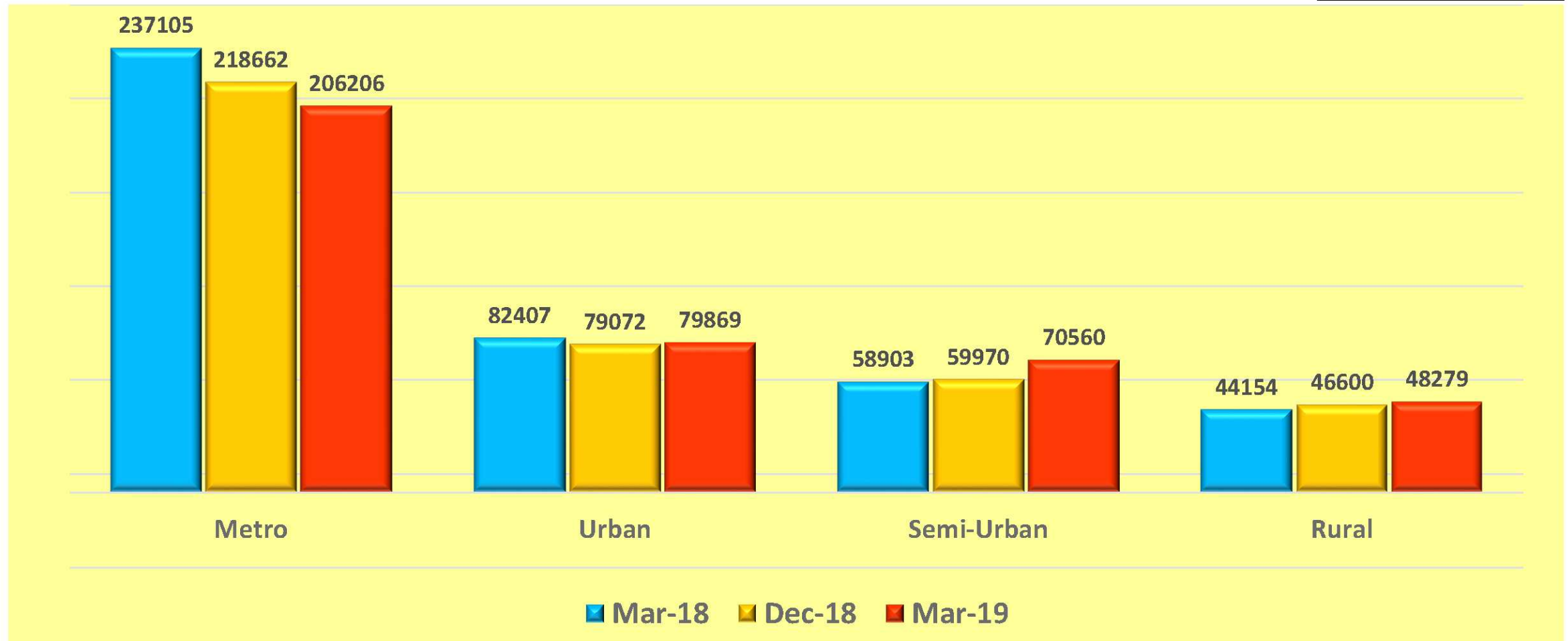


₹ In Crore

Particulars	As At			Y-o-Y Growth %	Q-o-Q Growth %
	Mar., 2018	Dec., 2018	Mar., 2019		
<b>Global Business</b>	<b>4,96,122</b>	<b>4,67,911</b>	<b>4,77,046</b>	-4%	2%
Global Deposits	2,72,776	2,59,064	2,59,897	-5%	0%
Global Advances	2,23,346	2,08,847	2,17,149	-3%	4%
<b>Domestic Business</b>	<b>4,22,569</b>	<b>4,04,304</b>	<b>4,04,914</b>	-4%	0%
Domestic Deposits	2,41,092	2,31,515	2,30,092	-5%	-1%
Domestic Advances	1,81,477	1,72,789	1,74,822	-4%	1%
<b>Overseas Business</b>	<b>73,553</b>	<b>63,607</b>	<b>72,132</b>	-2%	13%
Overseas Deposits	31,684	27,549	29,805	-6%	8%
Overseas Advances	41,869	36,058	42,327	1%	17%

# Branch wise Business Position

₹ In Crore

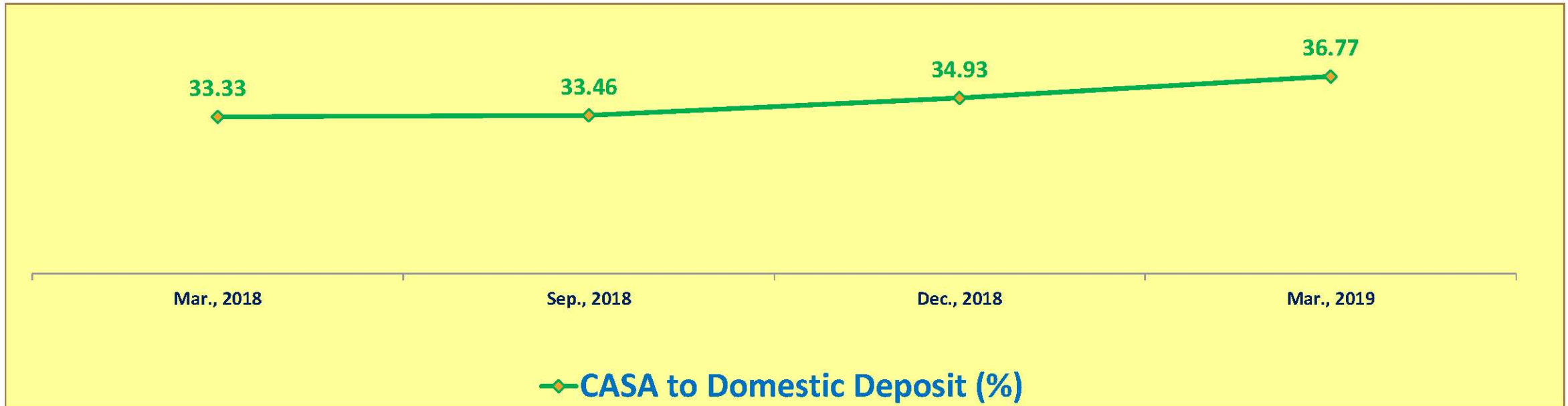


# Sustained CASA Growth



₹ In Crore

Particulars	As At			Y-o-Y Growth		Q-o-Q Growth	
	Mar., 2018	Dec.,2018	Mar.,2019	Amt.	%	Amt.	%
<b>CASA Deposits (Global)</b>	<b>80,409</b>	<b>80,946</b>	<b>84,678</b>	<b>4,269</b>	<b>5</b>	<b>3,732</b>	<b>4</b>
Current Deposits	12,063	10,023	10,723	(1,340)	-11	700	7
Savings Bank	68,346	70,923	73,955	5,609	8	3,032	4





# Term Deposits have granularity



₹ In Crore

Percentage of Retail to Total Term Deposits (Domestic)



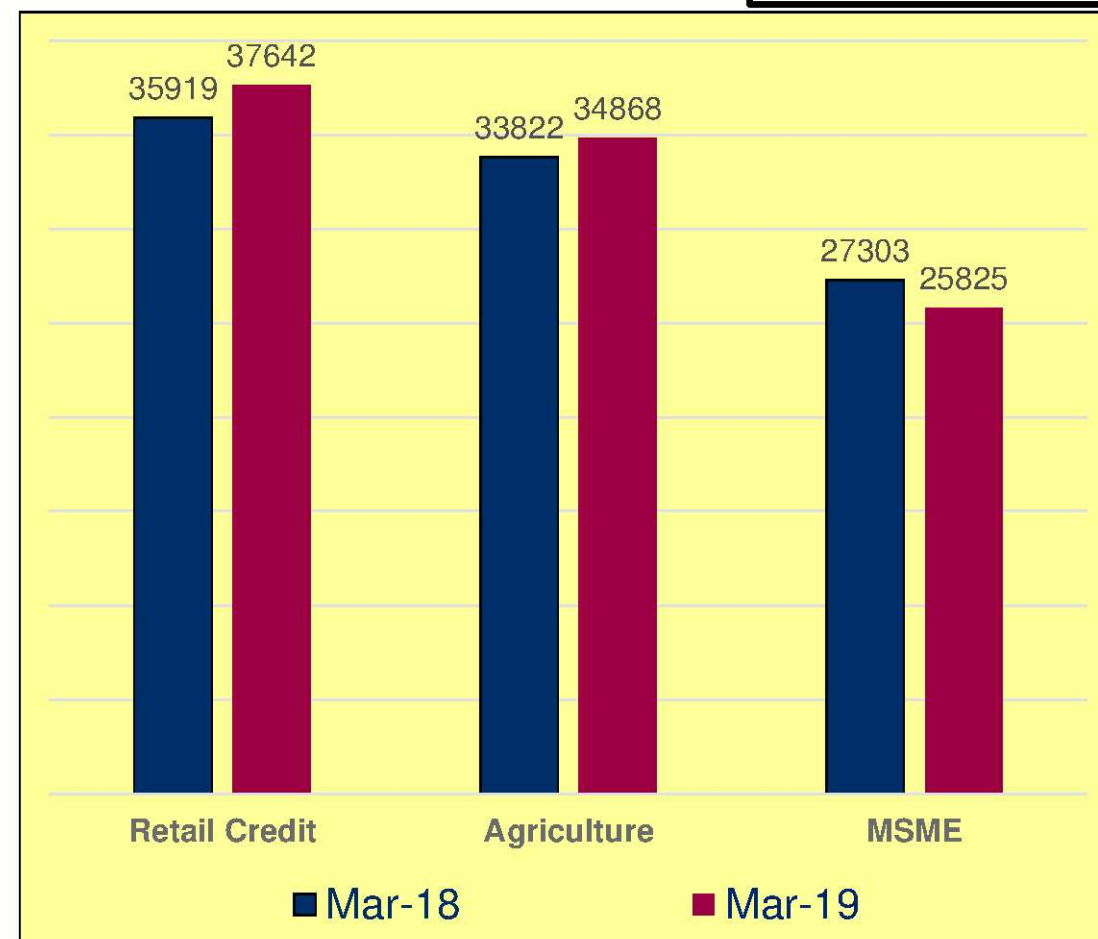
Particulars (INR crore)	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
Retail Term Deposit	90,905	92,850	95,043	95,721	96,670
Total Term Deposits	1,60,730	1,57,108	1,59,622	1,50,642	1,45,478
<b>% of Retail TD to Total TD</b>	<b>56.56</b>	<b>59.10</b>	<b>56.54</b>	<b>63.54</b>	<b>66.45</b>



# Credit portfolio- well diversified

₹ In Crore

Particulars	Mar., 2018	Dec., 2018	Mar., 2019	Y-o-Y growth	
				Amount	%
Domestic Advances (Gross)	1,81,477	1,72,789	1,74,822	-6,655	-3.67
<b>R</b> etail Credit	35,919 (20%)	36,177 (21%)	37,642 (21%)	1,723	4.80
<b>A</b> griculture Credit	33,822 (19%)	33,204 (19%)	34,868 (20%)	1,046	3.10
<b>M</b> SME Credit	27,306 (15%)	25,837 (15%)	25,825 (15%)	-1,481	-5.42
<b>Total R A M</b>	97,047 (53%)	95,218 (55%)	98,335 (56%)	1,288	1.33
Corporate (Domestic)	84,430 (47%)	77,571 (45%)	76,487 (44%)	-7,943	-9.41



# Steady Retail Loan Growth



₹ In Crore

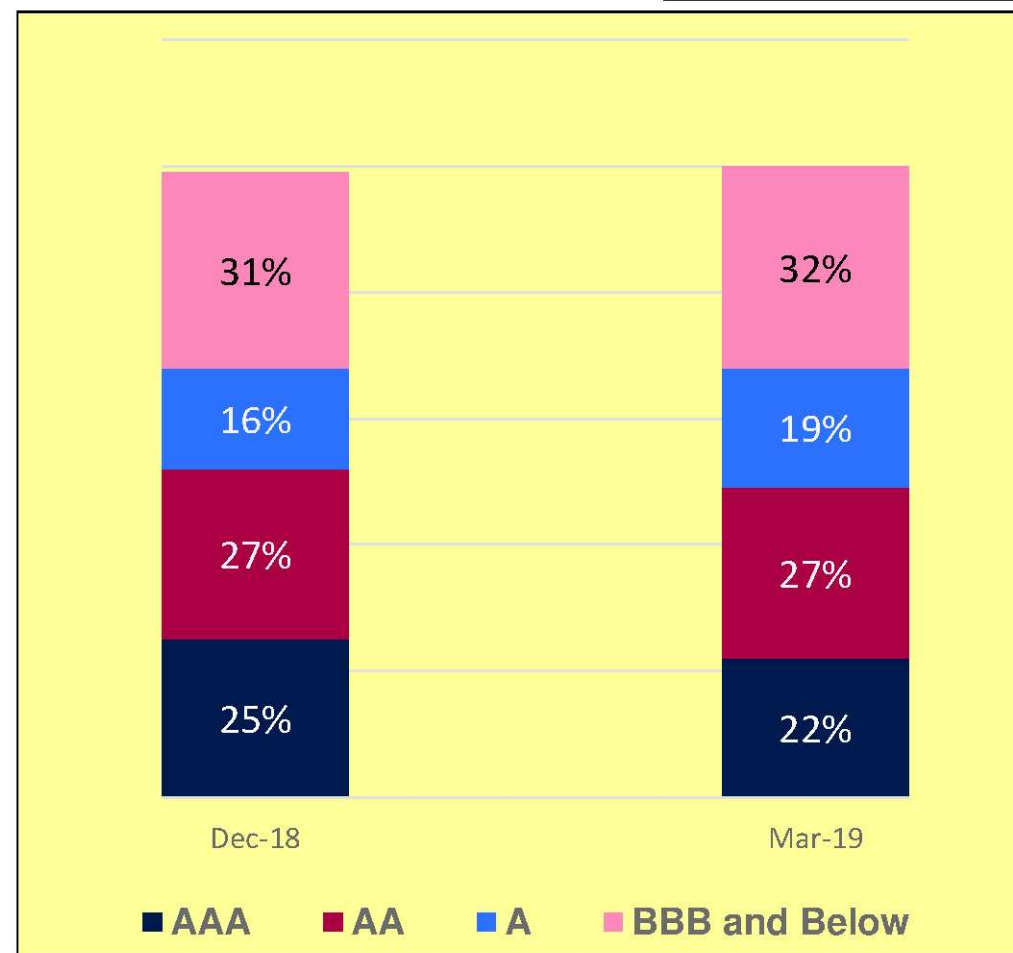
Particulars	Mar., 2018	Dec., 2018	Mar., 2019	Y-o-Y growth	
				Amount	%
Housing Loans	17,309	17,790	18,213	904	5.22
Education Loans	3,032	3,074	3,038	6	0.00
Vehicle Loans	3,065	2,822	2,728	-337	-0.11
Personal Loans	3,553	3,449	3,395	-158	-0.04
Gold Loans - Non Priority	879	866	881	2	0.00
Mortgage Loans	3,364	2,893	3,199	-165	-0.05
Retail Others	4,717	5,372	6,188	1,471	0.31
<b>Total Retail Credit</b>	<b>35,919</b>	<b>36,266</b>	<b>37,642</b>	<b>1,723</b>	<b>0.05</b>

# Improving Rating Profile

₹ In Crore

## EXTERNAL RATING WISE DISTRIBUTION OF FUND BASED ADVANCES

Investment Grade	31.12.2018		31.03.2019	
	Exposure	% to total	Exposure	% to total
AAA	16,274	25%	14,815	22%
AA	17,775	27%	17,663	27%
A	10,666	16%	12,274	19%
Sub Total	44,715	69%	44,752	68%
BBB	11,241	17%	11,772	18%
BB & Below	9,304	14%	9,138	14%
<b>Total rated</b>	<b>65,260</b>	<b>100%</b>	<b>65,662</b>	<b>100.00%</b>



# RWA Density

