

नैगम कार्यालय/Corporate Office  
सिंडिकेटबैंक भवन / SyndicateBank Building  
दूसरा क्रॉस, गांधीनगर / 2<sup>nd</sup> Cross Gandhinagar  
बेंगलूरु / BENGALURU -560 009



निवेशक संपर्क केंद्र / Investor Relations Centre

संदर्भ सं/ Ref. No.358/2914/CO/BNG

दिनांक/Date: 07.08.2017

|   |   |
|---|---|
| The Vice President - Listing<br><b>BSE LIMITED</b><br>Phiroze Jeejeebhoy Towers<br>Dalal Street, MUMBAI - 400 001 | The Vice President (Listing)<br><b>NATIONAL STOCK EXCHANGE OF INDIA LIMITED</b><br>Exchange Plaza, Bandra Kurla Complex<br>Bandra (E), MUMBAI - 400 051 |
|---|---|

Dear Sir,


**Sub:Presentation made in Analysts meet held on 07.08.2017**

We are enclosing presentation made in Analysts meet held on 07.08.2017 in compliance with Regulation 30 of SEBI (Listing Obligations & Disclosure requirements) Regulations, 2015.

This is for your information.

Thanking you,

Yours faithfully,

  
(Sushant Jain)

**COMPANY SECRETARY**



दूरभाष/Phone: (उ म प्र/DGM) 080- 2237 1631,(नि सं कें/INRC): 2228 3030 फैक्स/Fax :080- 2228 3030

ई-मेल/E-Mail: [inrc@syndicatebank.co.in](mailto:inrc@syndicatebank.co.in) / [syndinvest@syndicatebank.co.in](mailto:syndinvest@syndicatebank.co.in) वेबसाइट/website:[www.syndicatebank.in](http://www.syndicatebank.in)

# ANALYST MEET

7<sup>Th</sup> Aug, 2017

Performance Highlights For the Quarter  
ended  
30-June-2017

# HIGHLIGHTS OF WORKING RESULTS



2

## Business

- Global Business at ₹ 4,75,313 Crore
- Savings Deposits grew by 20% (Y-o-Y)

## Income

- Net - Interest Income increased by 8% (Y-o-Y)
- Non - Interest Income increased by 24% (Y-o-Y)

## Profit

- Operating Profit increased by 26% (Y-o-Y)

## Advances

- Share of R A M (Retail, Agriculture and MSME) at 52%, increased from 50% (Y-o-Y)

## Capital

- CRAR (Basel III) at 12.30%

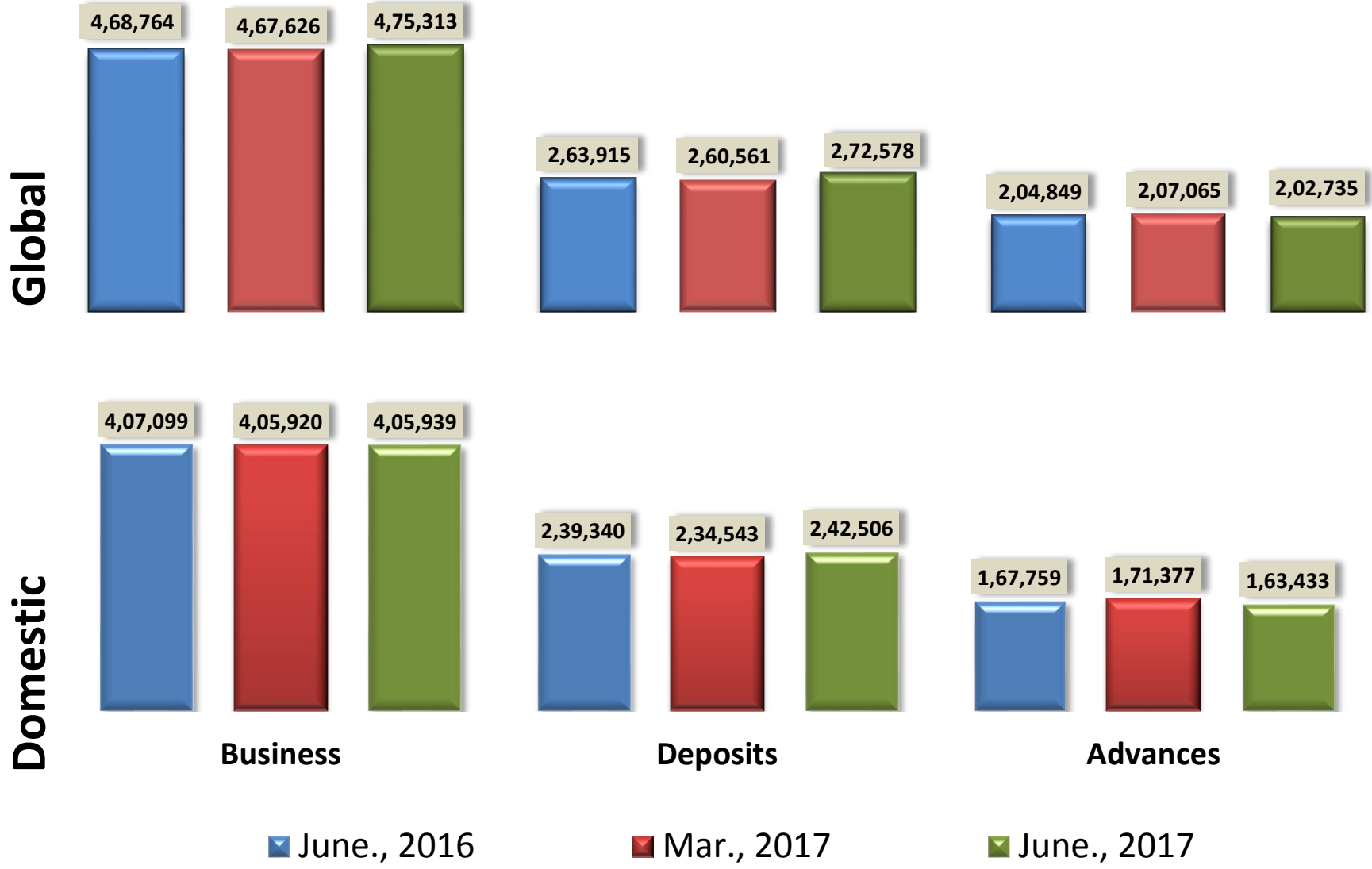
## Margin

- Domestic NIM : 2.85%
- Global NIM : 2.46%

# Business Position



₹ in Crores



# Business Cross Section



4

₹ in Crores

| Particulars              | As At           |                 |                 | Y-o-Y Growth   |           |
|--------------------------|-----------------|-----------------|-----------------|----------------|-----------|
|                          | Jun., 2016      | Mar., 2017      | Jun., 2017      | Amt.           | %         |
| <b>Global Business</b>   | <b>4,68,764</b> | <b>4,67,626</b> | <b>4,75,313</b> | <b>6,549</b>   | <b>1</b>  |
| Global Deposits          | 2,63,915        | 2,60,561        | 2,72,578        | 8,663          | 3         |
| Global Advances          | 2,04,849        | 2,07,065        | 2,02,735        | (2,114)        | (1)       |
| <b>Domestic Business</b> | <b>4,07,099</b> | <b>4,05,920</b> | <b>4,05,939</b> | <b>(1,160)</b> | <b>-</b>  |
| Domestic Deposits        | 2,39,340        | 2,34,543        | 2,42,506        | 3,166          | 1         |
| Domestic Advances        | 1,67,759        | 1,71,377        | 1,63,433        | (4,326)        | (3)       |
| <b>Overseas Business</b> | <b>61,665</b>   | <b>61,706</b>   | <b>69,373</b>   | <b>7,708</b>   | <b>12</b> |
| Overseas Deposits        | 24,575          | 26,018          | 30,071          | 5,496          | 22        |
| Overseas Advances        | 37,090          | 35,687          | 39,302          | 2,212          | 6         |

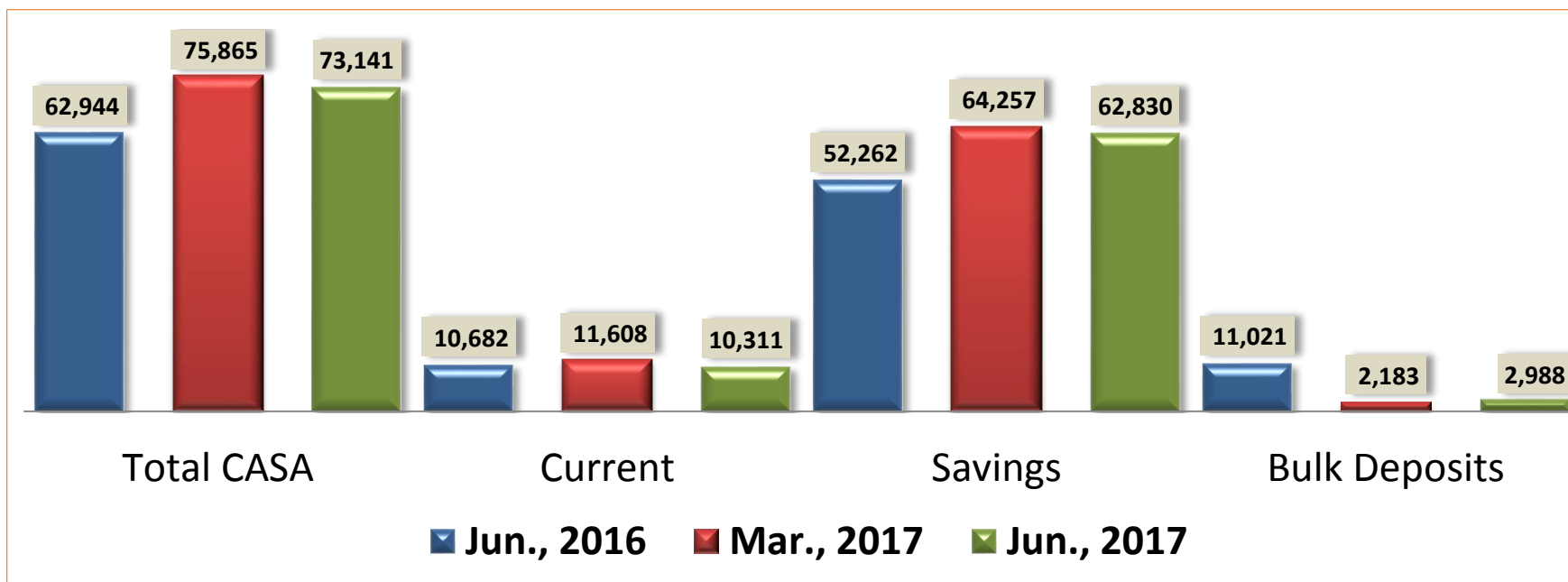
# CASA Deposits



5

₹ in Crores

| Particulars                                 | As At         |               |               | Y-o-Y Growth   |             |
|---|---------------|---------------|---------------|----------------|-------------|
|   | Jun., 2016    | Mar., 2017    | Jun., 2017    | Amt.           | %           |
| <b>CASA Deposits (Global)</b>               | <b>62,944</b> | <b>75,865</b> | <b>73,141</b> | <b>10,197</b>  | <b>16</b>   |
| <b>Current Deposits</b>                     | 10,682        | 11,608        | 10,311        | (371)          | (3)         |
| <b>Savings Bank</b>                         | 52,262        | 64,257        | 62,830        | 10,568         | 20          |
| <b>Total Bulk Deposits</b>                  | <b>11,021</b> | <b>2,183</b>  | <b>2,988</b>  | <b>(8,033)</b> | <b>(73)</b> |
| <b>Bulk Deposits to Global Deposits (%)</b> | 4.18%         | 0.84%         | 1.09%         | -              | -           |

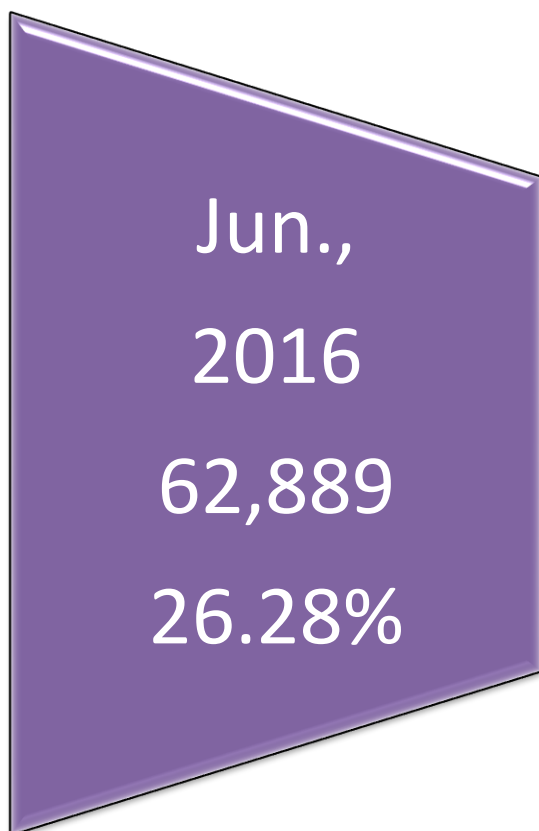


# CASA Deposits - Domestic



6

₹ in Crores



# Average Business Details



7

₹ in Crores

| Particulars              | As At           |                 |                 | Y-o-Y Growth   |            |
|--------------------------|-----------------|-----------------|-----------------|----------------|------------|
|                          | Jun, 2016       | Mar., 2017      | Jun., 2017      | Amt.           | %          |
| <b>Global Business</b>   | <b>4,70,777</b> | <b>4,65,072</b> | <b>4,74,509</b> | <b>3,732</b>   | <b>1</b>   |
| Global Deposits          | 2,67,488        | 2,63,026        | 2,69,145        | 1,657          | 1          |
| Global Advances          | 2,03,289        | 2,02,046        | 2,05,364        | 2,075          | 1          |
| <b>Domestic Business</b> | <b>4,09,180</b> | <b>4,04,936</b> | <b>4,03,871</b> | <b>(5,309)</b> | <b>(1)</b> |
| Domestic Deposits        | 2,41,547        | 2,38,894        | 2,38,519        | (3,028)        | (1)        |
| Domestic Advances        | 1,67,633        | 1,66,042        | 1,65,352        | (2,281)        | (1)        |
| <b>Overseas Business</b> | <b>61,597</b>   | <b>60,666</b>   | <b>70,638</b>   | <b>9,041</b>   | <b>15</b>  |
| Overseas Deposits        | 25,941          | 25,583          | 30,626          | 4,685          | 18         |
| Overseas Advances        | 35,656          | 35,083          | 40,012          | 4,356          | 12         |



# Domestic Advances



8

₹ in Crores

| Particulars                  | Jun.,<br>2016                 | Mar.,<br>2017                 | Jun.,<br>2017                 | Y-o-Y Growth   |            | Growth over<br>Mar., 2017 |            |
|------------------------------|-------------------------------|-------------------------------|-------------------------------|----------------|------------|---------------------------|------------|
|                              |                               |                               |                               | Amt            | %          | Amt                       | %          |
| Domestic<br>Advances (Gross) | <b>1,67,759</b>               | <b>1,71,377</b>               | <b>1,63,433</b>               | <b>(4,326)</b> | <b>(3)</b> | <b>(7,944)</b>            | <b>(5)</b> |
| <b>R</b> etail Credit        | 26,966<br>(16%)               | 27,664<br>(16%)               | 27,999<br>(17%)               | 1,033          | 4          | 335                       | 1          |
| <b>A</b> griculture Credit   | 29,712<br>(18%)               | 31,878<br>(19%)               | 31,464<br>(19%)               | 1,752          | 6          | (414)                     | (1)        |
| <b>M</b> SME Credit          | 27,389<br>(16%)               | 26,981<br>(16%)               | 26,611<br>(16%)               | (778)          | (3)        | (370)                     | (1)        |
| <b>Total R A M</b>           | <b>84,067</b><br><b>(50%)</b> | <b>86,523</b><br><b>(50%)</b> | <b>86,074</b><br><b>(52%)</b> | <b>2,007</b>   | <b>2</b>   | <b>(449)</b>              | <b>(1)</b> |

% age expressed on Gross Domestic Advances

# Priority Sector Credit



₹ in Crores

| Particulars                           | June.,<br>2016  | June.,<br>2017  | Y.O.Y Growth |          | % age to<br>ANBC<br>Level | Mandatory<br>Requirement | Mar.,<br>2017   |
|---------------------------------------|-----------------|-----------------|--------------|----------|---------------------------|--------------------------|-----------------|
|                                       |                 |                 | Amount       | %        |                           |                          |                 |
| <b>Priority Sector Advances</b>       | 65,725          | 67,421          | 1,696        | 3        | 40                        | 40                       | 67,905          |
| <b>Agriculture</b>                    | <b>29,712</b>   | <b>31,464</b>   | <b>1,752</b> | <b>6</b> | <b>19</b>                 | <b>18</b>                | <b>31,878</b>   |
| - Direct Agriculture                  | 28,145          | 30,730          | 2,585        | 9        |                           |                          | 31,082          |
| - Indirect Agriculture                | 1,567           | 734             | (833)        | (53)     |                           |                          | 796             |
| <b>Other Priority Sector</b>          | <b>36,013</b>   | <b>35,957</b>   | <b>(56)</b>  | <b>-</b> |                           |                          | <b>36,027</b>   |
| <b>Micro Enterprises</b>              | 16,456          | 16,129          | (327)        | (2)      | 10                        | 7.5                      | 16,159          |
| <b>Advances to Weaker<br/>Section</b> | 18,272          | 21,411          | 3,139        | 17       | 13                        | 10                       | 21,144          |
| <b>Advances to Minority*</b>          | 10,321          | 10,626          | 305          | 3        | 16                        | 15                       | 10,611          |
| <b>Advances to Women</b>              | 14,523          | 15,784          | 1,261        | 9        | 9                         | 5                        | 15,712          |
| <b>ANBC Level</b>                     | <b>1,51,562</b> | <b>1,69,683</b> |              |          |                           |                          | <b>1,69,611</b> |

\* as % age to Priority Sector Advance

# Retail Credit Components



10

₹ in Crores

| Particulars                  | June.,<br>2016 | Mar.,<br>2017 | June.,<br>2017 | Growth Y.O.Y |            | Growth over<br>Mar., 2017 |          |
|------------------------------|----------------|---------------|----------------|--------------|------------|---------------------------|----------|
|                              |                |               |                | Amount       | %          | Amount                    | %        |
| Housing Loans                | <b>14,601</b>  | <b>14,981</b> | <b>15,191</b>  | <b>590</b>   | <b>4</b>   | <b>210</b>                | <b>1</b> |
| Education Loans              | 2,877          | 2,893         | 2,913          | 36           | 1          | 20                        | 1        |
| Vehicle Loans                | <b>2,788</b>   | <b>3,001</b>  | <b>3,002</b>   | <b>214</b>   | <b>8</b>   | <b>1</b>                  | <b>0</b> |
| Personal Loans               | 3,876          | 3,445         | 3,440          | (436)        | (11)       | (5)                       | (0)      |
| Gold Loans - Non<br>Priority | <b>917</b>     | <b>786</b>    | <b>860</b>     | <b>(57)</b>  | <b>(6)</b> | <b>74</b>                 | <b>9</b> |
| Mortgage Loans               | 1,907          | 2,558         | 2,593          | 686          | 36         | 35                        | 1        |
| <b>Total Retail Credit</b>   | <b>26,966</b>  | <b>27,664</b> | <b>27,999</b>  | <b>1,033</b> | <b>4</b>   | <b>335</b>                | <b>1</b> |

# Industry/Infra and NBFC Exposure



11

₹ in Crores

| Particulars<br>(Global)   | Jun.,<br>2016           | Mar.,<br>2017           | Jun.,<br>2017           | NPA LEVEL<br>(Jun, 2017) | NPA as % of<br>O/s as on Jun-<br>17 | Y-o-Y growth   |             |
|---------------------------|-------------------------|-------------------------|-------------------------|--------------------------|-------------------------------------|----------------|-------------|
|                           |                         |                         |                         |                          |                                     | Amt            | %           |
| Iron & Steel              | 9,227                   | 8,977                   | 8,509                   | 6,859                    | 81                                  | (718)          | (8)         |
| Cement                    | 815                     | 824                     | 828                     | 3                        | -                                   | 13             | 2           |
| Textiles                  | 2,741                   | 2,794                   | 2,763                   | 557                      | 20                                  | 22             | 1           |
| Aviation- Services        | 843                     | 1,117                   | 1,100                   | -                        | -                                   | 257            | 30          |
| <b>Total (a)</b>          | <b>13,626</b>           | <b>13,712</b>           | <b>13,200</b>           | <b>7,489</b>             | <b>57</b>                           | <b>(426)</b>   | <b>(3)</b>  |
| <b>Power</b>              | <b>16,105</b>           | <b>15,088</b>           | <b>13,242</b>           | <b>430</b>               | <b>3</b>                            | <b>(2,863)</b> | <b>(18)</b> |
| <i>State Owned</i>        | <i>10,195</i>           | <i>8,832</i>            | <i>7,254</i>            | <i>-</i>                 | <i>-</i>                            | <i>(2,941)</i> | <i>(29)</i> |
| <i>Private Owned</i>      | <i>5,910</i>            | <i>6,256</i>            | <i>5,988</i>            | <i>430</i>               | <i>7</i>                            | <i>78</i>      | <i>1</i>    |
| Roads & Ports             | 3,527                   | 4,282                   | 3,956                   | 582                      | 15                                  | 429            | 12          |
| Aviation                  | 305                     | 173                     | -                       | -                        | -                                   | (305)          | (100)       |
| Telecom                   | 4,328                   | 2,853                   | 2,315                   | 85                       | 4                                   | (2,013)        | (47)        |
| <b>Infrastructure (b)</b> | <b>24,265<br/>(11%)</b> | <b>22,396<br/>(11%)</b> | <b>19,513<br/>(10%)</b> | <b>1,097</b>             | <b>6</b>                            | <b>(4,752)</b> | <b>(20)</b> |
| NBFC (c)                  | 21,341<br>(10%)         | 20,297<br>(10%)         | 18,656<br>(10%)         | -                        | -                                   | (2,685)        | (13)        |
| <b>TOTAL(a+b+c)</b>       | <b>59,232</b>           | <b>56,405</b>           | <b>51,369</b>           | <b>8,586</b>             | <b>17</b>                           | <b>(7,863)</b> | <b>(13)</b> |

% age expressed on Gross Global Advances

# Investment Category - Global



12

₹ in Crores

| Category   | Composition As At |               |               |               |               |
|--|-------------------|---------------|---------------|---------------|---------------|
|  | Jun.,<br>2016     | Sep.,<br>2016 | Dec.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 |
| HTM  | <b>41,860</b>     | <b>45,702</b> | <b>55,747</b> | <b>49,123</b> | <b>41,829</b> |
| % to Investment                                  | 59.68%            | 66.64%        | 72.54%        | 74.34%        | 62.28%        |
| AFS  | <b>28,250</b>     | <b>22,814</b> | <b>21,062</b> | <b>16,915</b> | <b>25,264</b> |
| % to Investment                                  | 40.27%            | 33.26%        | 27.41%        | 25.60%        | 37.61%        |
| HFT  | <b>35</b>         | <b>67.08</b>  | <b>43</b>     | <b>42</b>     | <b>72</b>     |
| % to Investment                                  | 0.05%             | 0.10%         | 0.06%         | 0.06%         | 0.11%         |
| <b>Gross Investment</b>                          | <b>70,145</b>     | <b>68,583</b> | <b>76,852</b> | <b>66,080</b> | <b>67,165</b> |
| Depreciation &<br>Provision for NPI              | 498               | <b>515</b>    | <b>590</b>    | <b>615</b>    | <b>627</b>    |
| <b>Net Investment</b>                            | <b>69,647</b>     | <b>68,068</b> | <b>76,262</b> | <b>65,465</b> | <b>66,538</b> |
| Net Profit on Sale of<br>Investments (Quarterly) | <b>216</b>        | <b>392</b>    | <b>617</b>    | <b>515</b>    | <b>325</b>    |

# Restructured Advances



13

| <b>CDR</b>           | <b>Jun., 2016</b> | <b>Mar., 2017</b> | <b>Jun., 2017</b> |
|----------------------|-------------------|-------------------|-------------------|
| No.: of Accounts     | <b>34</b>         | <b>23</b>         | <b>19</b>         |
| Amount (₹ in Crores) | <b>2,676</b>      | <b>1,842</b>      | <b>1,532</b>      |
| <b>Non - CDR</b>     | <b>Jun., 2016</b> | <b>Mar., 2017</b> | <b>Jun., 2017</b> |
| No.: of Accounts     | <b>1,10,646</b>   | <b>1,09,634</b>   | <b>1,14,847</b>   |
| Amount (₹ in Crores) | <b>5,487</b>      | <b>5,411</b>      | <b>5,093</b>      |
| <b>TOTAL</b>         | <b>Jun., 2016</b> | <b>Mar., 2017</b> | <b>Jun., 2017</b> |
| No.: of Accounts     | <b>1,10,680</b>   | <b>1,09,657</b>   | <b>1,14,866</b>   |
| Amount (₹ in Crores) | <b>8,163</b>      | <b>7,253</b>      | <b>6,625</b>      |

# Restructured Accounts



14

₹ in Crores

| Particulars                                 | As On        |              |              | Y-o-Y                | Change over<br>Mar , 2017 |
|---|--------------|--------------|--------------|----------------------|---------------------------|
|   | Jun.,2016    | Mar.,2017    | Jun.,2017    | Increase/ (Decrease) |                           |
| Corporate                                   | 1,153        | 1,004        | 495          | (658)                | (509)                     |
| <b>Agriculture</b>                          | <b>1,280</b> | <b>1,659</b> | <b>1,892</b> | <b>612</b>           | <b>233</b>                |
| MSME  | 75           | 36           | 27           | (48)                 | (9)                       |
| <b>Power</b>                                | <b>2,700</b> | <b>1,553</b> | <b>976</b>   | <b>(1,724)</b>       | <b>(577)</b>              |
| <i>DISCOMS</i>                              | 1,696        | 708          | 102          | (1,594)              | (606)                     |
| <i>Others</i>                               | 1,004        | 845          | 874          | (130)                | 29                        |
| Retail                                      | 238          | 40           | 18           | (220)                | (22)                      |
| <b>Total Restructured<br/>(STD)Advances</b> | <b>5,446</b> | <b>4,292</b> | <b>3,408</b> | <b>(2,038)</b>       | <b>(884)</b>              |
| Total Restructured<br>(NPA)Advances         | 2,717        | 2,961        | 3,217        | 500                  | 256                       |
| <b>Total Restructured<br/>Advances</b>      | <b>8,163</b> | <b>7,253</b> | <b>6,625</b> | <b>(1,538)</b>       | <b>(628)</b>              |

# Restructured Advances



15

₹ in Crores

| Particulars                  | Quarterly  |            |            | F.Y Ended  |
|------------------------------|------------|------------|------------|------------|
|                              | Jun., 2016 | Mar., 2017 | Jun., 2017 | Mar., 2017 |
| Restructured Advances(Fresh) | 319        | 142        | 297        | 845        |
| Slippage to NPA from RA      | 286        | 30         | 439        | 664        |

| Movement of Restructured STD Advances during the Quarter | Quarterly    |              |              | F.Y Ended    |
|--|--------------|--------------|--------------|--------------|
|  | Jun., 2016   | Mar., 2017   | Jun., 2017   | Mar., 2017   |
| <b>Opening Balance</b>                                   | <b>4,969</b> | <b>4,846</b> | <b>4,292</b> | <b>5,754</b> |
| Fresh Restructuring                                      | 319          | 142          | 297          | 845          |
| Increase in Existing A/c/ Upgradation From NPA           | 36           | 87           | 10           | 349          |
| Slipped to NPA   | (286)        | (30)         | (439)        | (664)        |
| Upgraded/closed/Exited/PWO Recovery /Decrease in O/s     | (387)        | (753)        | (752)        | (1,992)      |
| <b>Closing Balance</b>                                   | <b>4,651</b> | <b>4,292</b> | <b>3,408</b> | <b>4,292</b> |

| Particulars                     | Jun., 2016   | Dec., 2016   | Mar., 2017   | Jun., 2017   |
|---------------------------------|--------------|--------------|--------------|--------------|
| <b>Gross NPA Ratio</b>          | <b>7.53</b>  | <b>8.69</b>  | <b>8.50</b>  | <b>9.96</b>  |
| <b>Restructured (STD) Ratio</b> | <b>2.66</b>  | <b>2.07</b>  | <b>2.08</b>  | <b>1.68</b>  |
| <b>Stressed Asset Ratio</b>     | <b>10.19</b> | <b>11.17</b> | <b>10.58</b> | <b>11.64</b> |

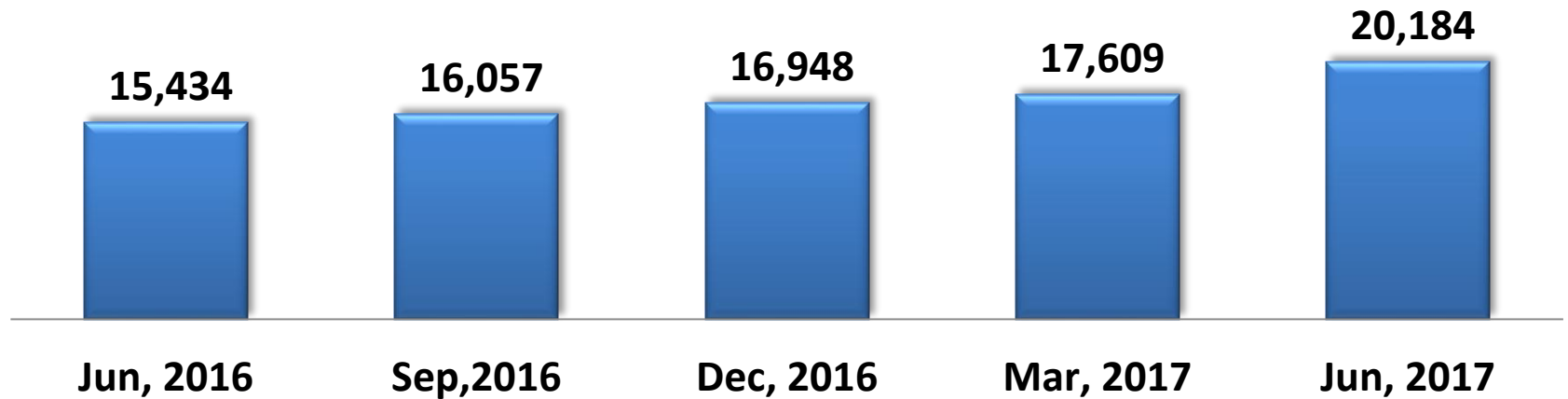


# NPA Details

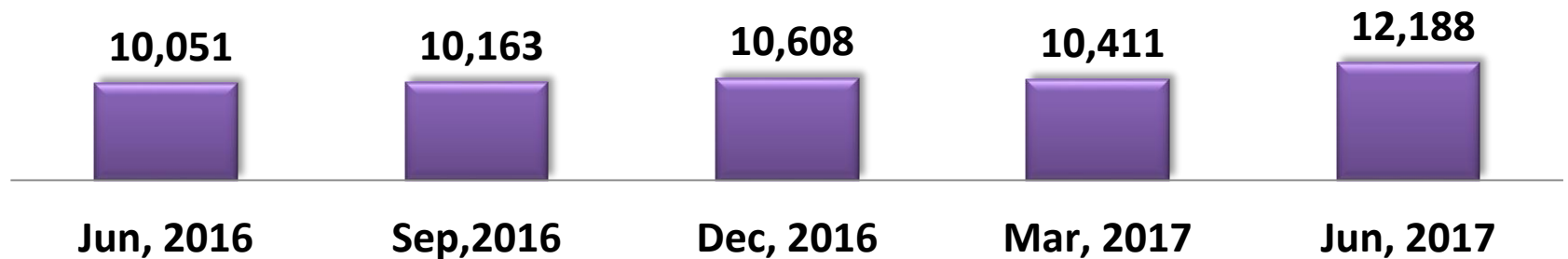


## Gross NPA

₹ in Crores



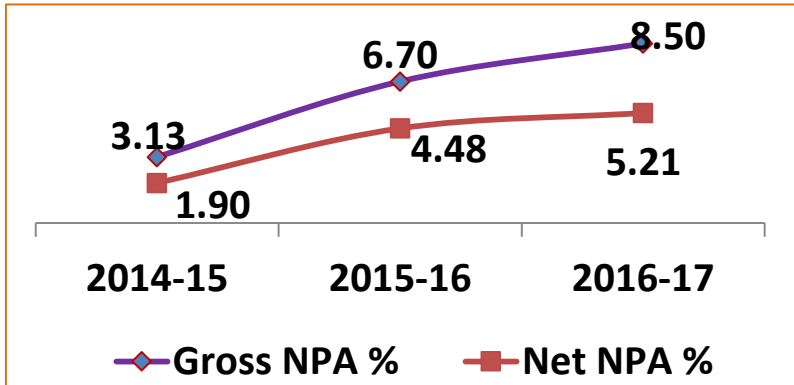
## Net NPA



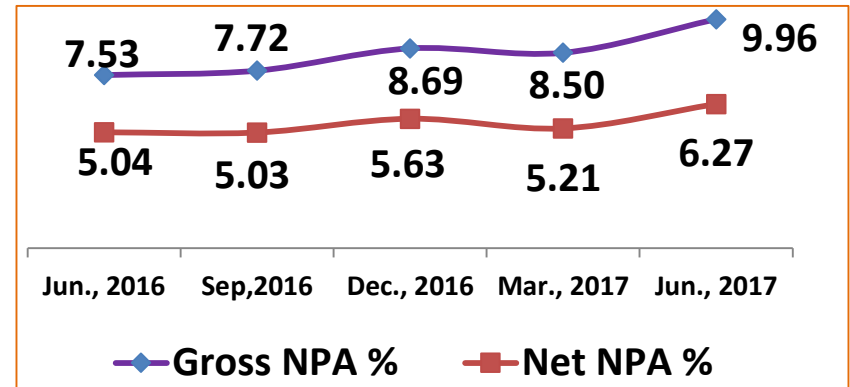
# NPA and Provision Coverage Ratio



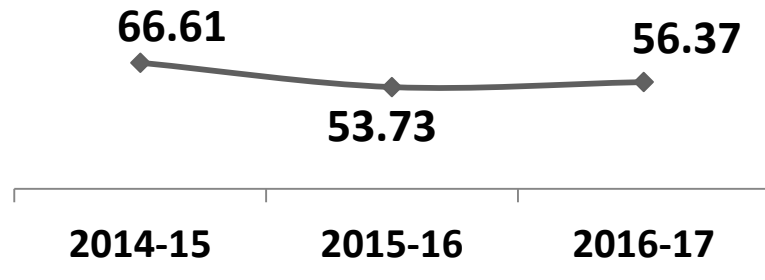
## Yearly Movement



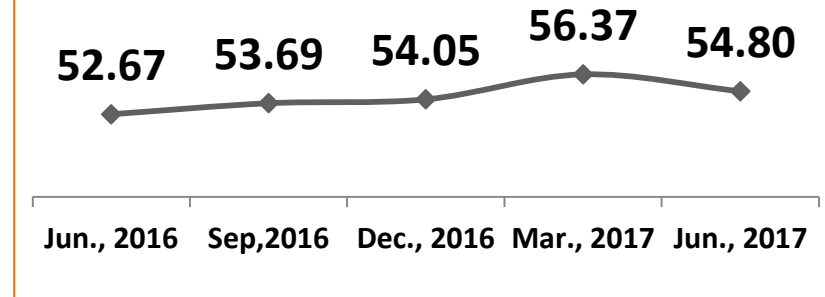
## Quarterly Movement Values in %



## Provision Coverage Ratio (PCR)



## Provision Coverage Ratio (PCR)



# NPA Movement (Quarterly)



18

₹ in Crores

| Particulars                          | Quarterly     |               |               |
|--------------------------------------|---------------|---------------|---------------|
|                                      | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 |
| <b>A. Gross NPA at the Beginning</b> | <b>13,832</b> | <b>16,948</b> | <b>17,609</b> |
| <b>B. Deduction:</b>                 |               |               |               |
| (i) Upgradation                      | 310           | 269           | 269           |
| (ii) Recoveries                      | 205           | 501           | 378           |
| (iii) Write off (incl. Prudential)   | 231           | 438           | 610           |
| <b>TOTAL</b>                         | <b>746</b>    | <b>1,208</b>  | <b>1,257</b>  |
| <b>C. Additions:</b>                 |               |               |               |
| (i) Fresh NPA                        | 1930          | 1784          | 3,505         |
| (ii) Increase due to operations      | 419           | 85            | 327           |
| <b>TOTAL</b>                         | <b>2,348</b>  | <b>1,869</b>  | <b>3,832</b>  |
| <b>Gross NPA at the End (A-B+C)</b>  | <b>15,434</b> | <b>17,609</b> | <b>20,184</b> |

# NPA Sector Wise-Domestic (As on Date)



19

₹ in Crores

| Particulars              | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 | Change over<br>Mar, 2017 (%) |           | % of NPA to<br>Gross Advances<br>(as on June-17) |
|--------------------------|---------------|---------------|---------------|------------------------------|-----------|--|
|                          |               |               |               | Amt                          | %         |  |
| I. RETAIL                | 1,640         | 1,760         | 1,343         | (417)                        | (24)      | 5  |
| II. AGRICULTURE          | 1,863         | 2,246         | 2,599         | 353                          | 16        | 8  |
| III. MSME                | 1,760         | 2,295         | 3,258         | 963                          | 42        | 12   |
| IV. INDUSTRIES-<br>LARGE | 8,212         | 9,261         | 11,034        | 1,773                        | 19        | 14   |
| <b>TOTAL</b>             | <b>13,475</b> | <b>15,562</b> | <b>18,234</b> | <b>2,672</b>                 | <b>17</b> | <b>11</b>  |

# FINANCIAL HIGHLIGHTS - Quarterly



20

₹ in Crores

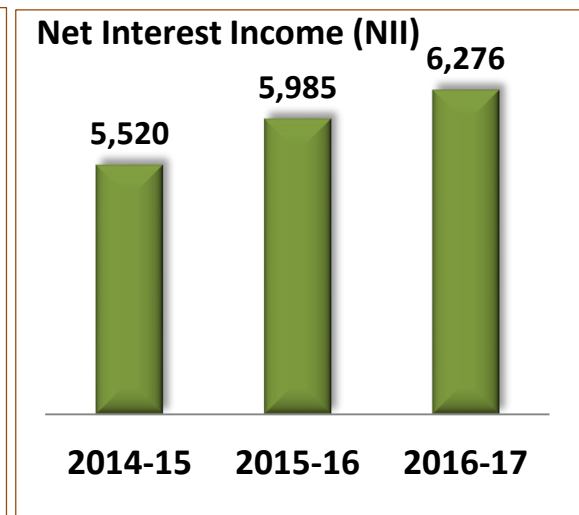
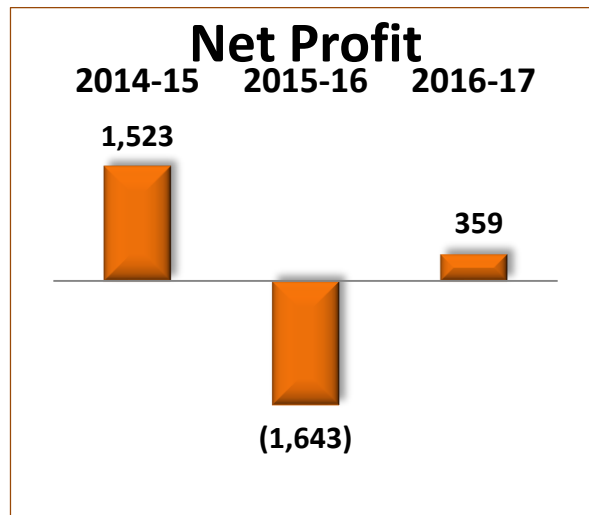
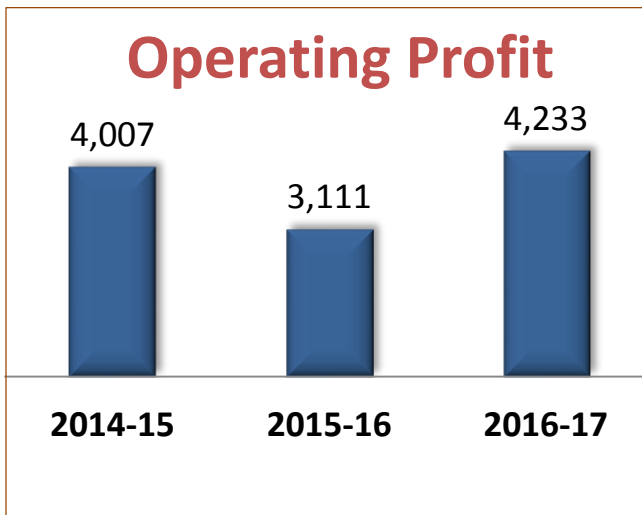
| Particulars                        | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 | Y-o-Y<br>Variation(%) | Change over<br>Mar, 2017 (%) |
|------------------------------------|---------------|---------------|---------------|-----------------------|------------------------------|
| Interest Income (a)                | 5,864         | 5,788         | 5,484         | (6)                   | (5)                          |
| Interest Expended(b)               | 4,385         | 3,927         | 3,883         | (11)                  | (1)                          |
| <b>Net Interest Income (c=a-b)</b> | <b>1,479</b>  | <b>1,861</b>  | <b>1,601</b>  | <b>8</b>              | <b>(14)</b>                  |
| Other Income (d)                   | 555           | 1,125         | 687           | 24                    | (39)                         |
| <b>NII + Other Income (e=c+d)</b>  | <b>2,034</b>  | <b>2,986</b>  | <b>2,288</b>  | <b>12</b>             | <b>(23)</b>                  |
| Staff Expenses (f)                 | 842           | 1,073         | 855           | 2                     | (20)                         |
| Other Operating Exp(g)             | 417           | 399           | 453           | 9                     | 14                           |
| <b>Total Operating Exp (h=f+g)</b> | <b>1,259</b>  | <b>1,472</b>  | <b>1,308</b>  | <b>4</b>              | <b>(11)</b>                  |
| <b>Operating Profit (i=e-h)</b>    | <b>775</b>    | <b>1,514</b>  | <b>980</b>    | <b>26</b>             | <b>(35)</b>                  |
| Provisions(j)                      | 696           | 1,410         | 1,243         | 79                    | (12)                         |
| <b>Net Profit (k=i-j)</b>          | <b>79</b>     | <b>104</b>    | <b>(263)</b>  | <b>-</b>              | <b>-</b>                     |

# Profitability Ratios

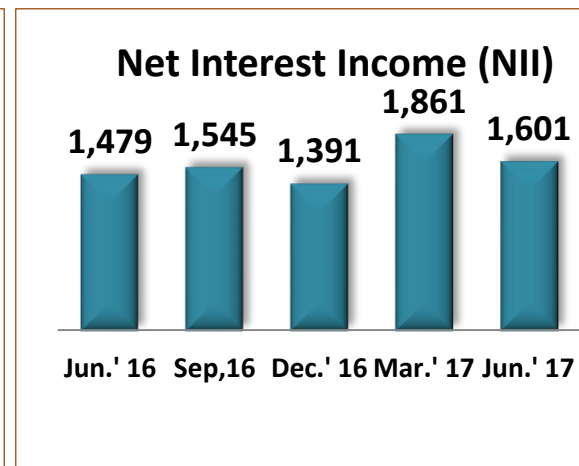
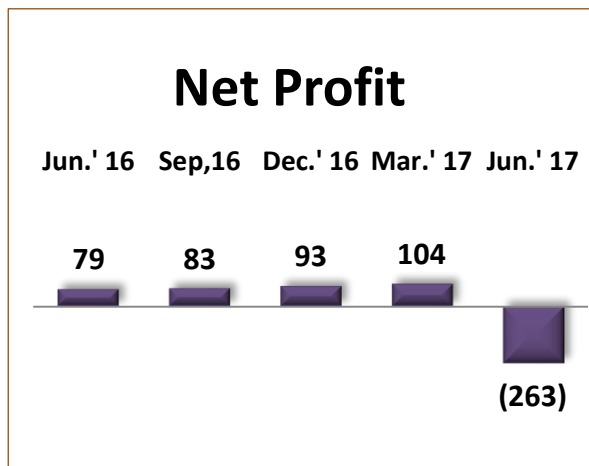
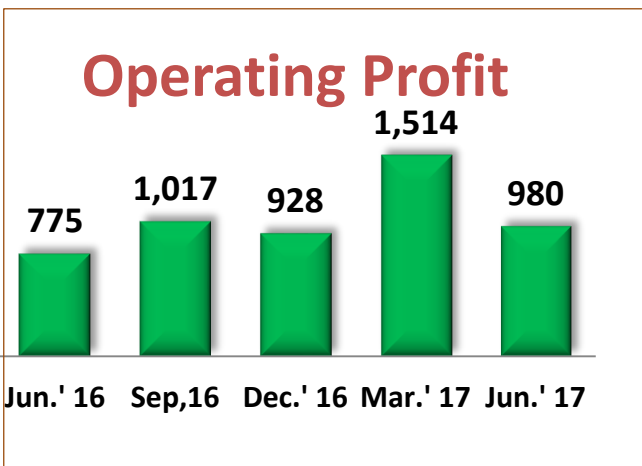


## Yearly Performance

₹ in Crores



## Quarterly Performance



# OTHER INCOME – Quarterly



22

₹ in Crores

| Particulars                         | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 | Y-o-Y<br>Variation<br>(%) | Change over<br>Mar, 2017 (%) |
|-------------------------------------|---------------|---------------|---------------|---------------------------|------------------------------|
| Commission & Brokerage              | 165           | 268           | 157           | (5)                       | (41)                         |
| Net Profit from FX Transactions     | 50            | 22            | 52            | 4                         | 136                          |
| Recovery in Written Off A/c's       | 59            | 151           | 58            | (2)                       | (62)                         |
| Miscellaneous Income                | 65            | 170           | 95            | 46                        | (44)                         |
| <b>Total (Excl. Trading Profit)</b> | <b>339</b>    | <b>611</b>    | <b>362</b>    | <b>7</b>                  | <b>(41)</b>                  |
| Net Profit on Sale of Investments   | 216           | 515           | 325           | 50                        | (37)                         |
| <b>GRAND TOTAL</b>                  | <b>555</b>    | <b>1,125</b>  | <b>687</b>    | <b>24</b>                 | <b>(39)</b>                  |

# Provisions & Contingencies – Quarterly



23

₹ in Crores

| Particulars                           | Jun., 2016 | Mar., 2017   | Jun., 2017   | Y-o-Y Variation (%) | Change over Mar, 2017 (%) |
|---------------------------------------|------------|--------------|--------------|---------------------|---------------------------|
| Provision for NPA                     | 773        | 1193         | 1,386        | 79                  | 16                        |
| Bad Debts Written Off                 | 13         | 86           | 13           | -                   | (85)                      |
| Provision for Income Tax/Deferred Tax | 31         | 142          | (91)         | -                   | -                         |
| Standard Assets                       | (142)      | (28)         | (86)         | -                   | -                         |
| Restructured Assets                   | (79)       | (23)         | (19)         | (76)                | (17)                      |
| Depreciation on Investments           | 59         | 22           | 13           | (78)                | (42)                      |
| Staff Welfare Fund                    | 5          | 5            | 5            | -                   | -                         |
| Others                                | 36         | 14           | 22           | (38)                | 58                        |
| <b>TOTAL</b>                          | <b>696</b> | <b>1,410</b> | <b>1,243</b> | <b>79</b>           | <b>(12)</b>               |



# KEY PARAMETERS – Quarterly (Domestic)



24

Values in %

| Parameters                | Jun.,<br>2016 | Sep.,<br>2016 | Dec.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|
| Cost of Deposits          | 6.57          | 6.59          | 6.15          | 5.88          | 5.75          |
| Yield on Advances         | 9.77          | 9.95          | 9.33          | 9.51          | 8.83          |
| Cost of Funds             | 6.20          | 6.23          | 5.86          | 5.69          | 5.52          |
| Yield on Funds            | 8.37          | 8.60          | 7.89          | 8.49          | 7.88          |
| Return on Assets          | 0.18          | 0.20          | 0.17          | 0.23          | (0.28)        |
| Yield on Investments      | 8.07          | 7.97          | 7.87          | 7.83          | 7.86          |
| Net Interest Margin (NIM) | 2.51          | 2.70          | 2.42          | 3.16          | 2.85          |

# KEY PARAMETERS – Quarterly (Global)



25

Values in %

| Parameters                | Jun.,<br>2016 | Sep.,<br>2016 | Dec.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|
| Cost of Deposits          | 6.07          | 6.59          | 5.82          | 5.47          | 5.28          |
| Yield on Advances         | 8.52          | 9.95          | 8.28          | 8.27          | 7.55          |
| Cost of Funds             | 5.68          | 6.23          | 5.51          | 5.25          | 5.04          |
| Yield on Funds            | 7.60          | 8.60          | 7.34          | 7.74          | 7.12          |
| Return on Assets          | 0.10          | 0.20          | 0.12          | 0.14          | (0.34)        |
| Yield on Investments      | 8.03          | 7.97          | 7.80          | 7.75          | 7.73          |
| Net Interest Margin (NIM) | 2.22          | 2.70          | 2.16          | 2.79          | 2.46          |

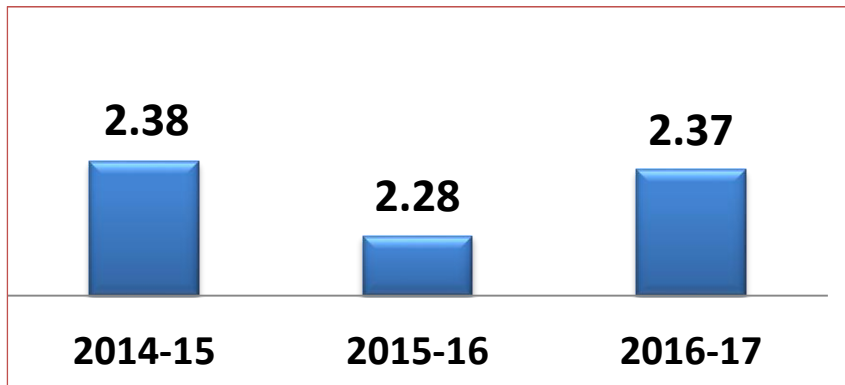
# Key Ratios



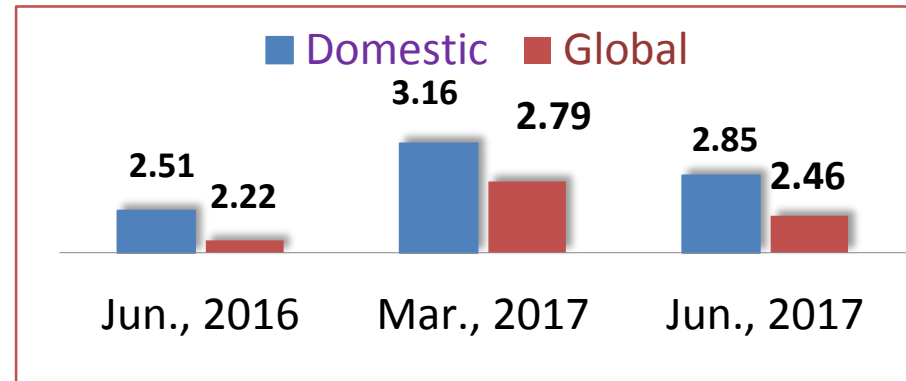
## Net Interest Margin (NIM) (in %)

Values in %

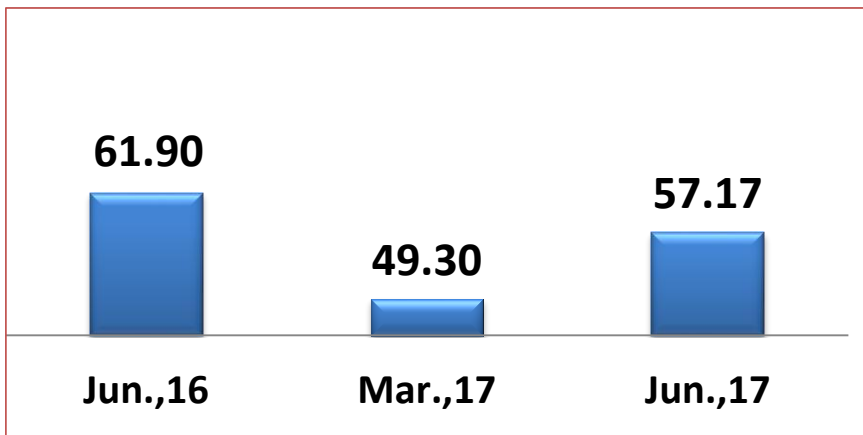
### Yearly Movement of N I M (Global)



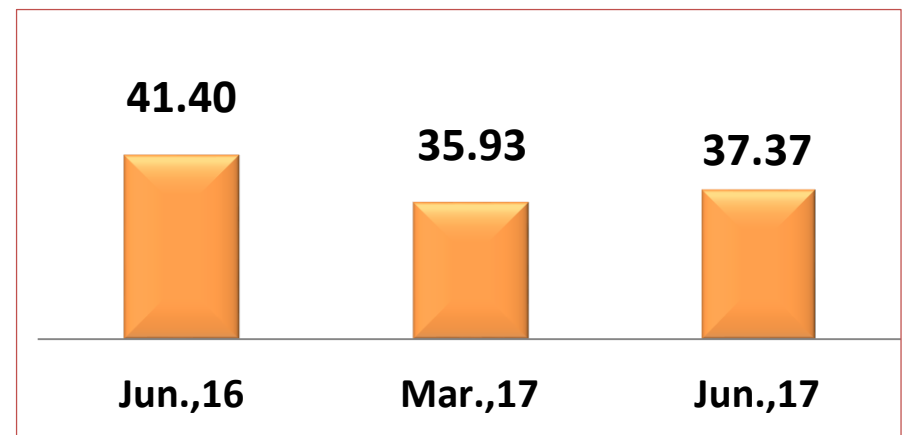
### Quarterly Movement of N I M



### Quarterly Movement of Cost to Income Ratio



### Quarterly Movement of Employee Cost to Income Ratio



# Overseas Branch Performance



27

₹ in Crores

| Particulars          | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 | Growth %   |                          |
|----------------------|---------------|---------------|---------------|------------|--------------------------|
|                      |               |               |               | Y-o-Y      | Change over<br>Mar, 2017 |
| <b>Business</b>      | 61,665        | 61,706        | 69,373        | 12         | 12                       |
| <b>Advances</b>      | <b>37,090</b> | <b>35,687</b> | <b>39,302</b> | <b>6</b>   | <b>10</b>                |
| <b>Deposits</b>      | 24,575        | 26,018        | 30,071        | 22         | 16                       |
| <b>Gross NPA</b>     | <b>1,959</b>  | <b>1,948</b>  | <b>1,949</b>  | <b>(1)</b> | <b>-</b>                 |
| <b>Net NPA</b>       | 1,160         | 990           | 890           | (23)       | (9)                      |
| <b>Gross NPA (%)</b> | <b>5.28</b>   | <b>5.46</b>   | <b>4.96</b>   |            |                          |
| <b>Net NPA (%)</b>   | <b>3.20</b>   | 2.85          | 2.33          |            |                          |

# Overseas Branch Performance-Quarterly



28

₹ in Crores

| Particulars                  | Quarterly     |               |               | Growth % |                          |
|------------------------------|---------------|---------------|---------------|----------|--------------------------|
|                              | Jun.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 | Y-o-Y    | Change over<br>Mar, 2017 |
| <b>Net Interest Income</b>   | 22            | 23            | 26            | 18       | 12                       |
| <b>Operating Profit</b>      | 23            | 41            | 26            | 12       | (37)                     |
| <b>Net Profit</b>            | (46)          | (44)          | (75)          | -        | -                        |
| <b>Yield on Advances (%)</b> | 2.64          | 2.39          | 2.26          |          |                          |
| <b>Cost of Deposits (%)</b>  | 1.38          | 1.68          | 1.56          |          |                          |
| <b>Yield on Funds (%)</b>    | 2.43          | 2.39          | 2.25          |          |                          |
| <b>Cost of Funds (%)</b>     | 2.20          | 2.14          | 2.01          |          |                          |
| <b>Return on Assets (%)</b>  | (0.46)        | (0.49)        | (0.72)        |          |                          |
| <b>NIM (%)</b>               | 0.26          | 0.26          | 0.26          |          |                          |

# Capital Adequacy Ratios - Basel III

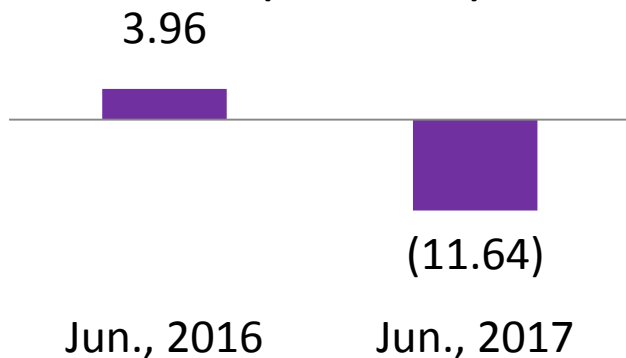


29

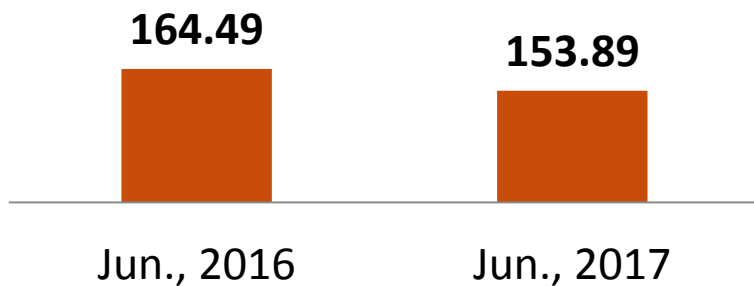
| Particulars                               | Jun.,<br>2016 | Dec.,<br>2016 | Mar.,<br>2017 | Jun.,<br>2017 |
|---|---------------|---------------|---------------|---------------|
| Regulatory Total Capital<br>(₹ in Crores) | 19,189        | 21,348        | 21,347        | 21,512        |
| Risk Weighted Assets<br>(₹ in Crores)     | 1,74,472      | 1,73,204      | 1,77,481      | 1,74,905      |
| Common Equity Tier I                      | 6.95%         | 7.46%         | 7.50%         | 7.45%         |
| Additional Tier I                         | 0.74%         | 1.86%         | 1.76%         | 1.79%         |
| Tier I                                    | 7.69%         | 9.32%         | 9.26%         | 9.24%         |
| Tier II                                   | 3.31%         | 3.01%         | 2.77%         | 3.06%         |
| <b>CRAR</b>                               | <b>11.00%</b> | <b>12.33%</b> | <b>12.03%</b> | <b>12.30%</b> |

# EQUITY VALUE

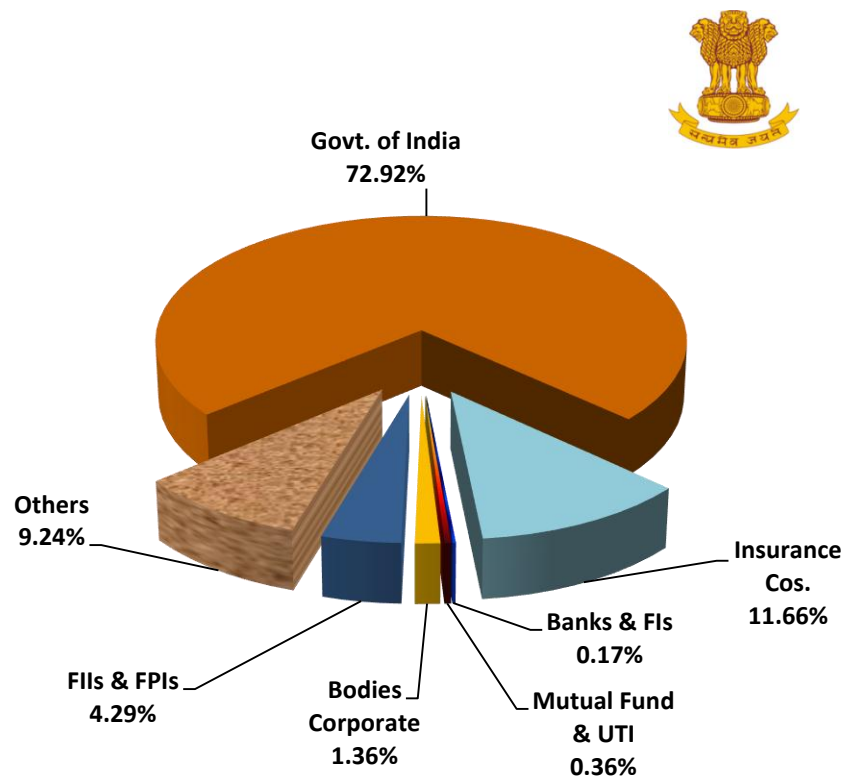
## Earnings Per Share (Annualised)



## Book Value Per Share



## EQUITY HOLDING PATTERN As on 30-06-2017



# EQUITY VALUE

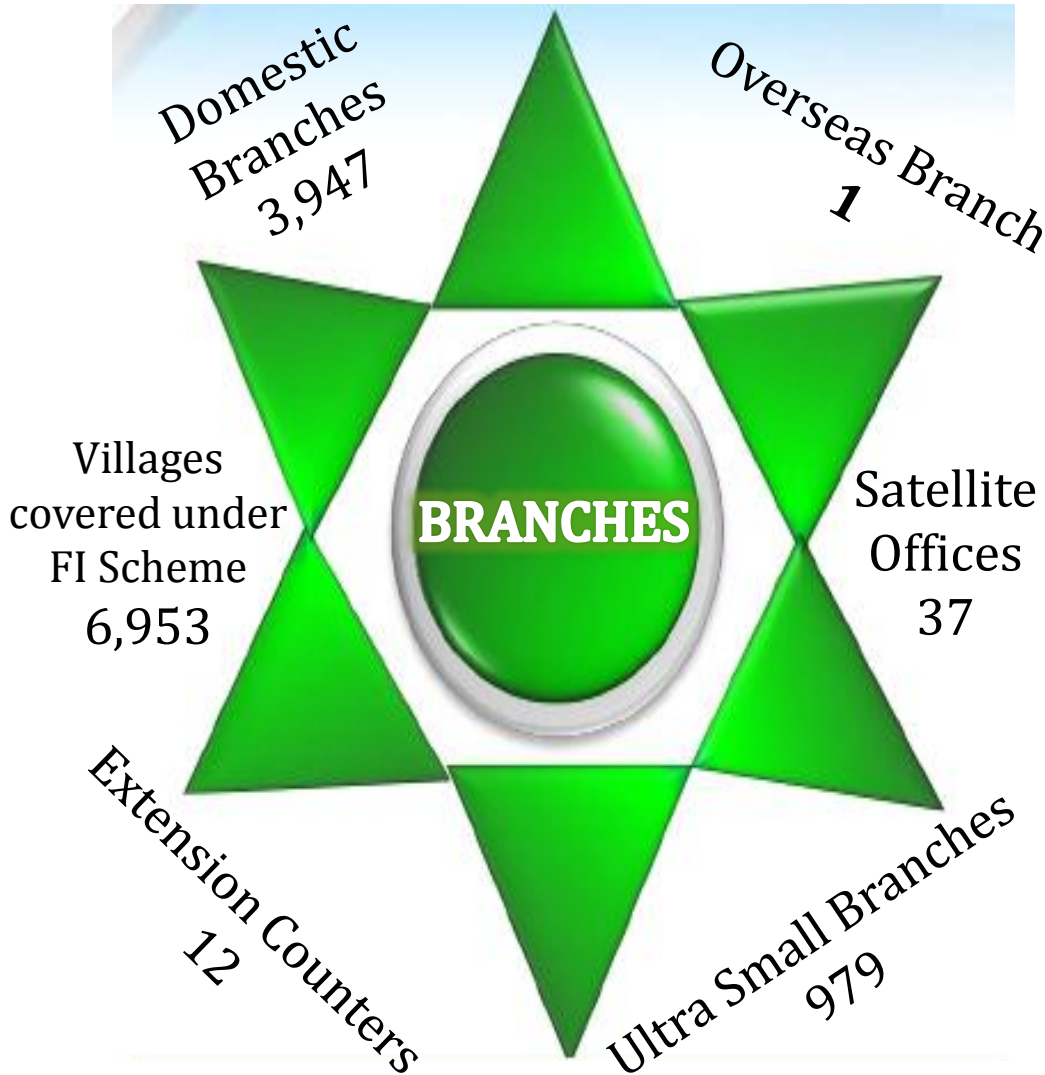


31

| Particulars                                 | Jun.,<br>2016   | Sep.,<br>2016   | Dec.,<br>2016   | Mar.,<br>2017  | Jun.,<br>2017  |
|---|-----------------|-----------------|-----------------|----------------|----------------|
| Earnings Per Share (₹)                      | 3.96            | 4.04            | 4.08            | 4.21           | (11.64)        |
| Book Value Per Share (₹)                    | <b>164.49</b>   | <b>154.48</b>   | <b>155.30</b>   | <b>154.64</b>  | <b>153.89</b>  |
| Return on Equity (%)                        | 2.88            | 2.71            | 2.85            | 3.02           | (8.68)         |
| No. of Shares ( in Crs.)                    | <b>79.85</b>    | <b>90.45</b>    | <b>90.45</b>    | <b>90.45</b>   | <b>90.45</b>   |
| Share Capital (₹ in Crs.)                   | 798.49          | 904.54          | 904.54          | 904.54         | 904.54         |
| <b>Market Capitalisation</b><br>(₹ in Crs.) | <b>5,813.07</b> | <b>6,616.42</b> | <b>5,567.20</b> | <b>6444.56</b> | <b>6648.07</b> |



# BRANCH NETWORK

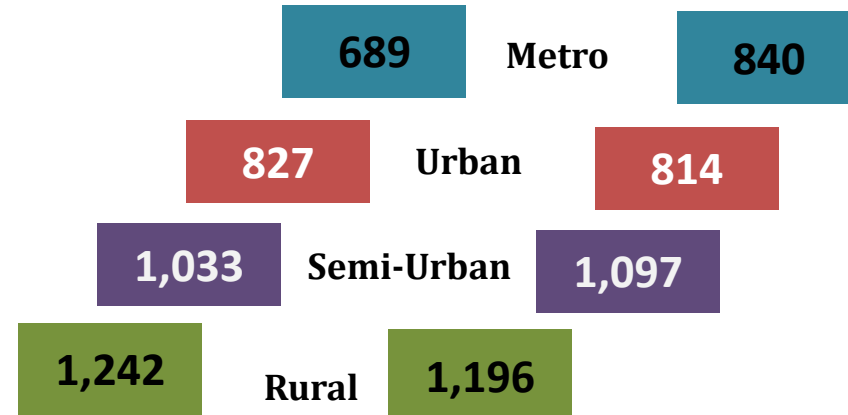


**15**  
Branches opened  
during Q1  
(2017-18)

**26**  
Branches opened  
during Q1  
(2016-17)

**30/06/2016**

**30/06/2017**



# Alternate Delivery Channels



33



**ATMs**  
**4,049 (3,974)**



**Internet Banking : 11.90 Lakhs (11.56)**  
customers

**Mobile Banking : 9.73 Lakhs (8.33)** customers

**SMS Banking : 45.61 Lakhs (34.35)** customers



*Figures in bracket represents as on 31.03.2017*

Thank You