

Shares and Bonds Department  
Head Office

Ref. No. HO/SD/55

Date- 10.05.2019

|  |  |
|--|--|
| The Vice President<br>National Stock Exchange of India Ltd.<br>Exchange Plaza,<br>Bandra- Kurla Complex<br>Bandra East, Mumbai-400 051 | The Vice President<br>BSE Ltd.<br>P.J.Towers,<br>Dalal Street<br>Mumbai-400001 |
|--|--|

Dear Sir/Madam,

**Sub: Presentation on Financial Results of the Bank  
for the 4<sup>th</sup> quarter and financial year ended 31<sup>st</sup> March 2019**

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Financial Results of the Bank for the 4<sup>th</sup> quarter and financial year ended 31<sup>st</sup> March 2019 for your kind perusal and records.

Yours faithfully,

(Dina Nath Kumar)  
Chief Manager (Company Secretary)  
and Compliance Officer

**Encl:** As stated

# इलाहाबाद बैंक

विश्वास की परम्परा



# ALLAHABAD BANK

A tradition of trust



**FINANCIAL RESULT : Q4 & FY19**

**10<sup>th</sup> May 2019**



CASA grew 7.77% Y-o-Y and constitutes 49.49% of the Aggregate Deposits

Healthy PCR level (79.85) has strengthened the Balance Sheet

Well distributed branch network with 37.31% coverage in Rural, 23.50% in Semi-urban, 20.03% in Urban and 19.13% in Metro

Diversified Asset Portfolio

A Bank having established brand of service excellence for more than 155 years







- Business Mix
- Investment
- Profitability
- Net Worth
- Share holding Pattern & Capital
- Asset Quality
- Restructured Assets & SMA
- Delivery Network
- Work Force
- Digital Channels
- Financial Inclusion, MUDRA & Stand Up India Schemes
- New Initiatives/ Products
- Future Guidance / Projections
- Awards and Accolades
- Disclaimer





Rs. in crore

| Sl. No. | Parameters                                     | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |          | Y-o-Y Variation |          |
|---------|--|--------|--------|--------|-----------------|----------|-----------------|----------|
|         |  |        |        |        | Amount          | %        | Amount          | %        |
| 1       | <b>Business</b>                                | 380040 | 367713 | 377887 | 10174           | ↑ 2.77   | -2153           | ↓ -0.57  |
|         | Domestic                                       | 367168 | 362507 | 374588 | 12081           | ↑ 3.33   | 7419            | ↑ 2.02   |
|         | Overseas                                       | 12871  | 5206   | 3299   | -1906           | ↓ -36.62 | -9572           | ↓ -74.37 |
|         | Percentage Share of overseas to total business | 3.39   | 1.42   | 0.01   |                 |          |                 |          |
| 2       | <b>Deposits</b>                                | 213604 | 209235 | 214335 | 5100            | ↑ 2.44   | 731             | ↑ 0.34   |
|         | Domestic                                       | 210841 | 208479 | 214301 | 5823            | ↑ 2.79   | 3460            | ↑ 1.64   |
|         | Overseas                                       | 2762   | 756    | 33     | -723            | ↓ -95.62 | -2729           | ↓ -98.80 |
| 3       | <b>Advances</b>                                | 166436 | 158478 | 163552 | 5075            | ↑ 3.20   | -2884           | ↓ -1.73  |
|         | Domestic                                       | 156327 | 154028 | 160286 | 6258            | ↑ 4.06   | 3959            | ↑ 2.53   |
|         | Overseas                                       | 10109  | 4449   | 3266   | -1183           | ↓ -26.59 | -6843           | ↓ -67.69 |
| 4       | <b>CD Ratio</b>                                | 78.64  | 75.82  | 76.32  |                 |          |                 |          |
| 5       | <b>Total No. of Domestic Branches</b>          | 3245   | 3238   | 3229   |                 |          |                 |          |





Rs. in crore

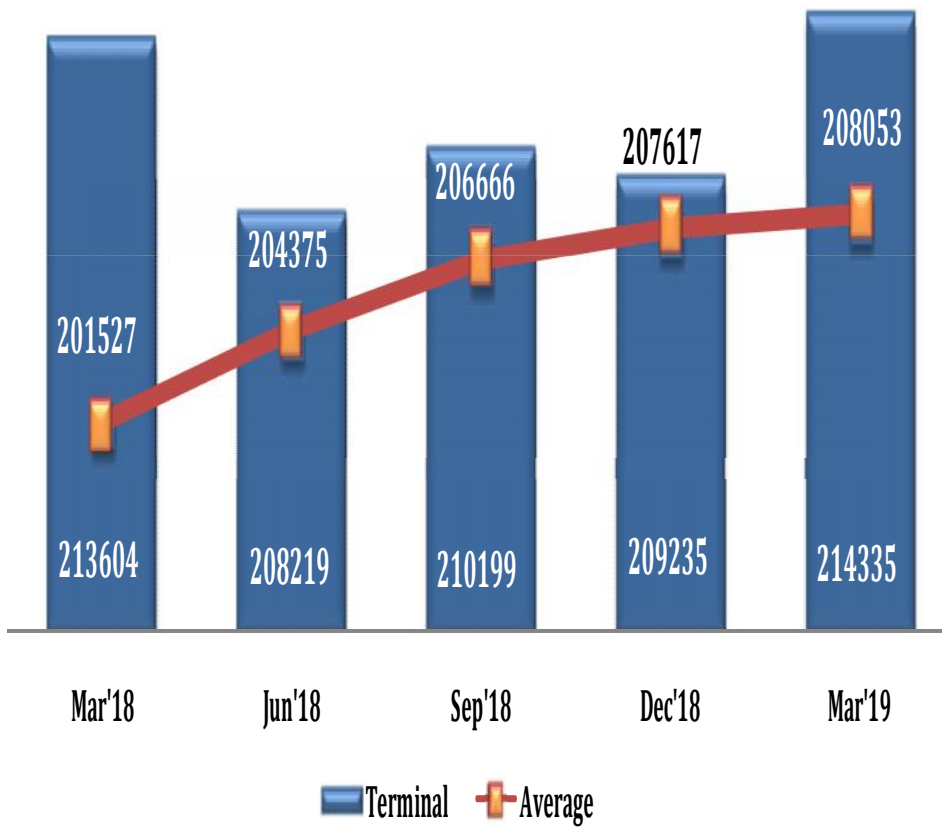
| Sl. No. | Parameters                                     | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |          | Y-o-Y Variation |          |
|---------|--|--------|--------|--------|-----------------|----------|-----------------|----------|
|         |  |        |        |        | Amount          | %        | Amount          | %        |
| 1       | Business                                       | 353940 | 367773 | 368708 | 934             | ↑ 0.25   | 14767           | ↑ 4.17   |
|         | Domestic                                       | 338967 | 357592 | 360951 | 3358            | ↑ 0.94   | 21984           | ↑ 6.49   |
|         | Overseas                                       | 14973  | 10181  | 7757   | -2424           | ↓ -23.81 | -7216           | ↓ -48.19 |
|         | Percentage Share of overseas to total business | 4.23   | 2.77   | 2.10   |                 |          |                 |          |
| 2       | Deposits                                       | 201527 | 207617 | 208053 | 436             | ↑ 0.21   | 6526            | ↑ 3.24   |
|         | Domestic                                       | 198771 | 205912 | 206899 | 986             | ↑ 0.48   | 8128            | ↑ 4.09   |
|         | Overseas                                       | 2756   | 1705   | 1154   | -550            | ↓ -32.28 | -1602           | ↓ -58.12 |
| 3       | Advances                                       | 152413 | 160156 | 160655 | 498             | ↑ 0.31   | 8241            | ↑ 5.41   |
|         | Domestic                                       | 140196 | 151680 | 154052 | 2372            | ↑ 1.56   | 13856           | ↑ 9.88   |
|         | Overseas                                       | 12217  | 8476   | 6603   | -1873           | ↓ -22.10 | -5615           | ↓ -45.96 |
| 4       | CD Ratio                                       | 72.54  | 73.78  | 77.42  |                 |          |                 |          |



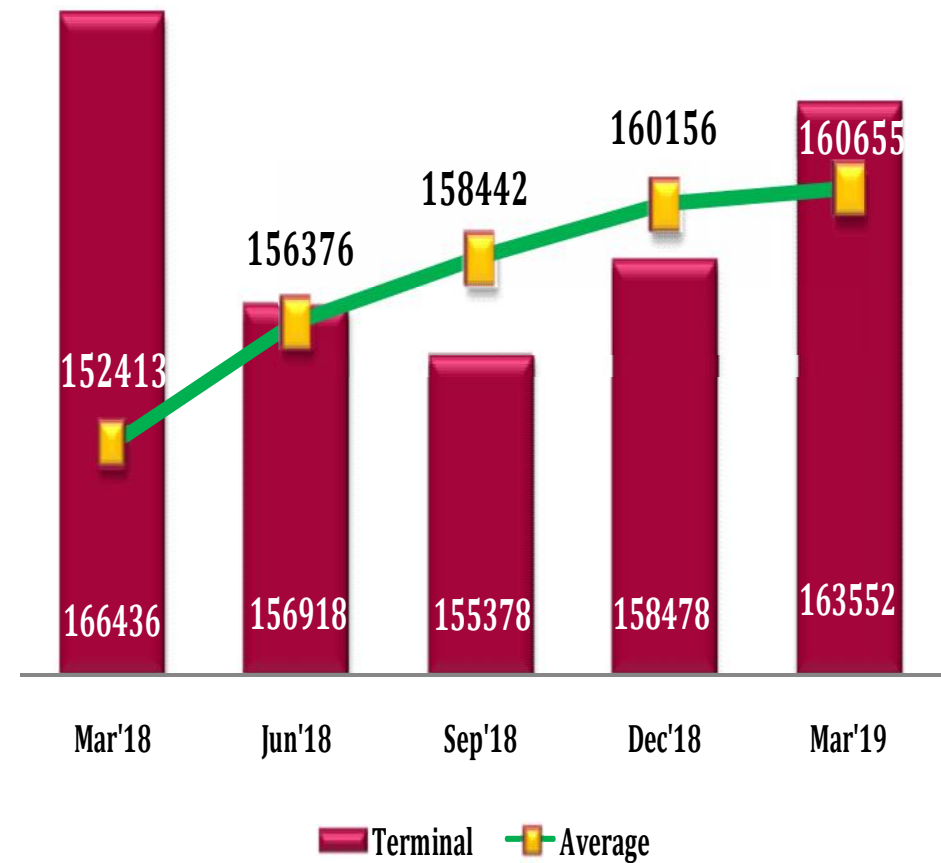


Rs. in crore

### Deposits



### Advances



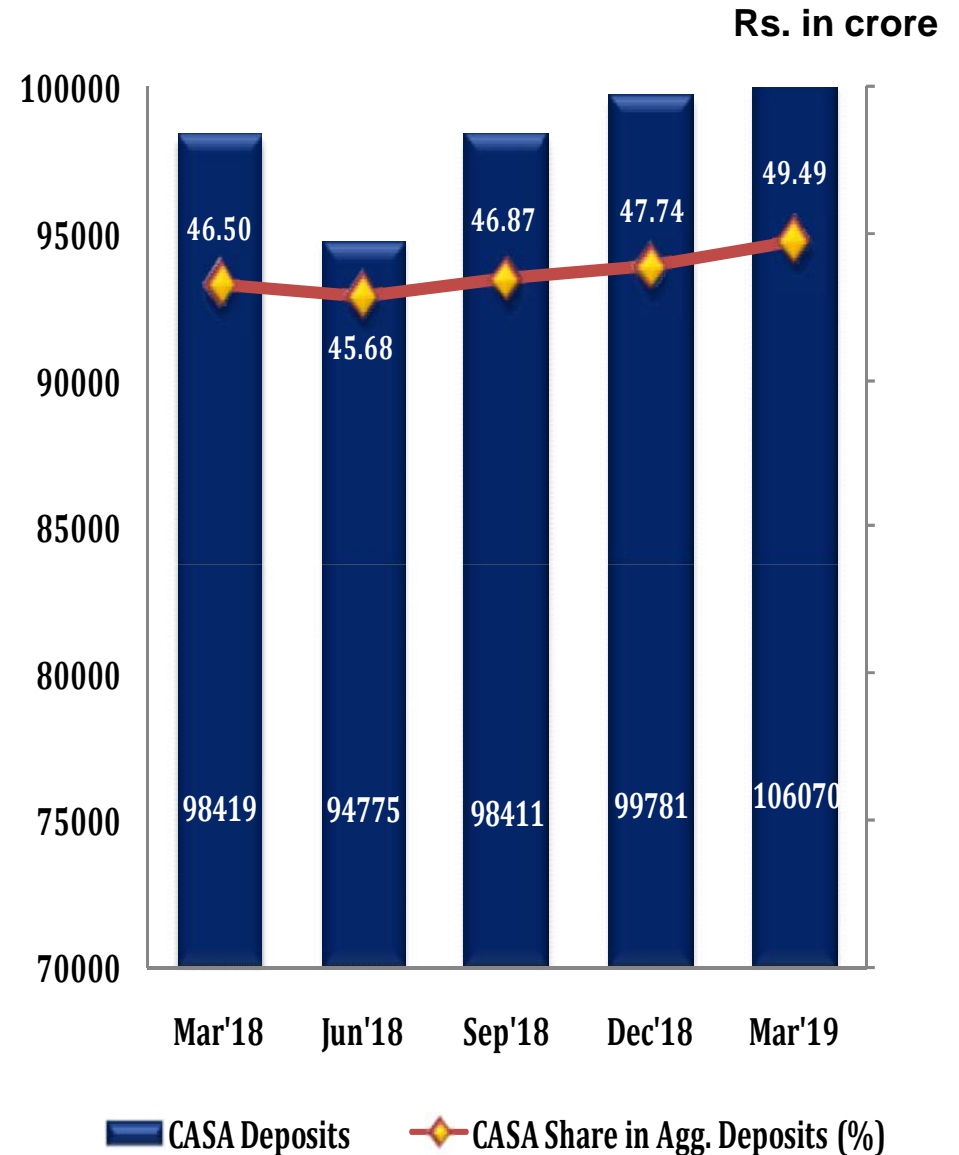
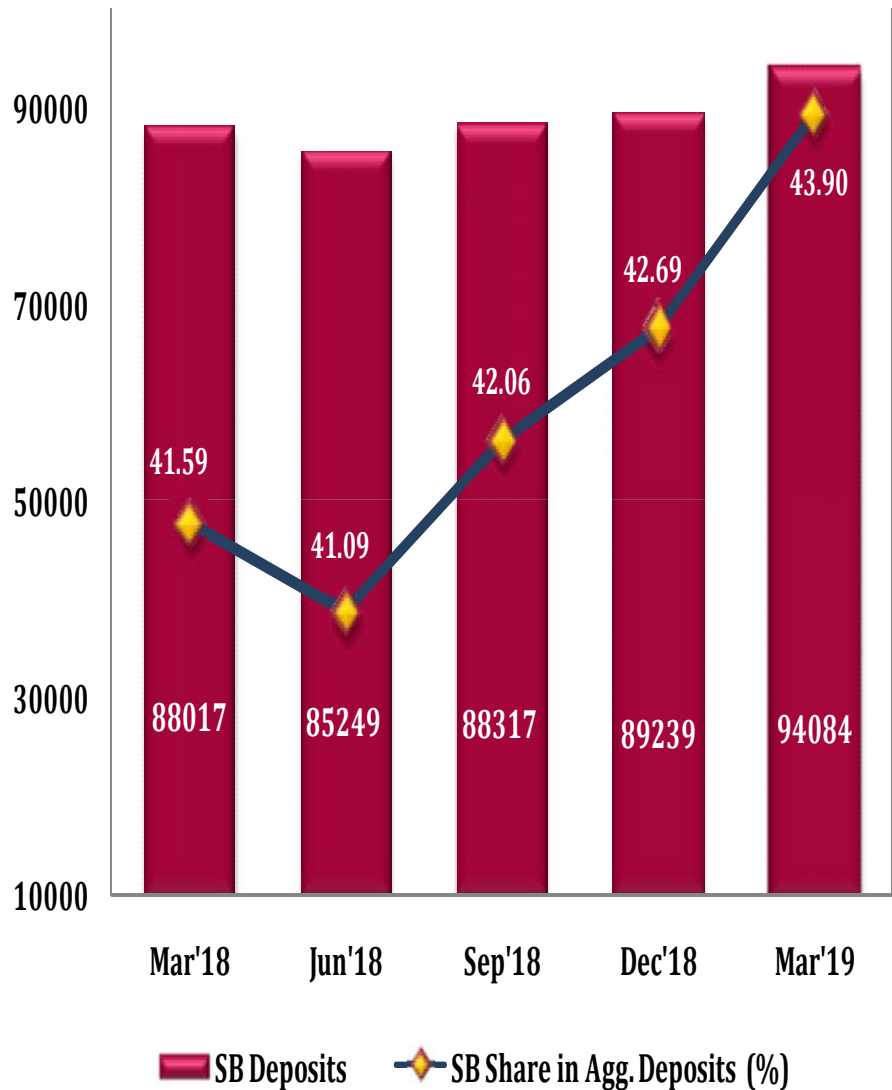




Rs. in crore

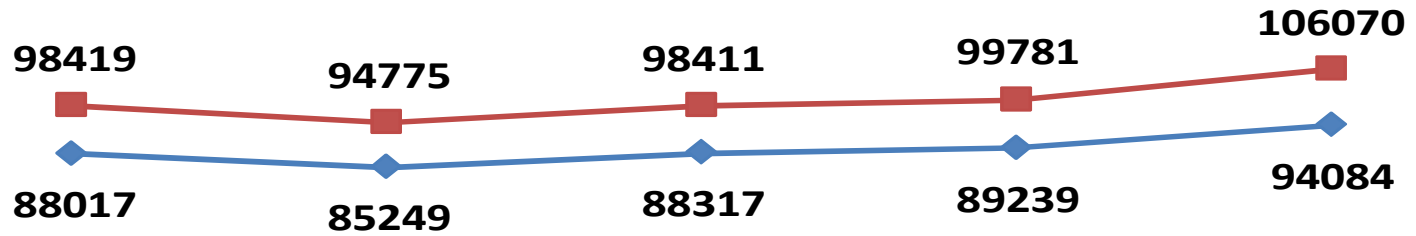
| Sl. No. | Parameters                     | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |   |       | Y-o-Y Variation |   |        |
|---------|--------------------------------|--------|--------|--------|-----------------|---|-------|-----------------|---|--------|
|         |                                |        |        |        | Amount          |   | %     | Amount          |   | %      |
| 1       | Total Deposits                 | 213604 | 209235 | 214335 | 5100            | ↑ | 2.44  | 731             | ↑ | 0.34   |
| 2       | Aggregate Deposits             | 211633 | 209028 | 214308 | 5280            | ↑ | 2.53  | 2675            | ↑ | 1.26   |
| 3       | Bulk Deposits                  | 3247   | 1946   | 1823   | -123            | ↓ | -6.33 | -1425           | ↓ | -43.87 |
| 4       | Bulk % to Total Dep.           | 1.52   | 0.93   | 0.85   |                 |   |       |                 |   |        |
| 5       | SB Deposits                    | 88017  | 89239  | 94084  | 4844            | ↑ | 5.43  | 6067            | ↑ | 6.89   |
| 6       | Current Deposits               | 10402  | 10541  | 11986  | 1445            | ↑ | 13.71 | 1584            | ↑ | 15.23  |
| 7       | CASA Deposits                  | 98419  | 99781  | 106070 | 6290            | ↑ | 6.30  | 7651            | ↑ | 7.77   |
| 7a      | CASA Share in Agg. Deposit (%) | 46.50  | 47.74  | 49.49  |                 |   |       |                 |   |        |
| 8       | Term Deposits                  | 115185 | 109454 | 108264 | -1190           | ↓ | -1.09 | -6920           | ↓ | -6.01  |







Rs. in crore



|             | Mar'18       | Jun'18       | Sep'18       | Dec'18       | Mar'19        |
|-------------|--------------|--------------|--------------|--------------|---------------|
| <b>SB</b>   | <b>88017</b> | <b>85249</b> | <b>88317</b> | <b>89239</b> | <b>94084</b>  |
| <b>CASA</b> | <b>98419</b> | <b>94775</b> | <b>98411</b> | <b>99781</b> | <b>106070</b> |

—◆— SB —■— CASA





Rs. in crore

| Sl. No. | Parameters       | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |         | Y-o-Y Variation |         |
|---------|------------------|--------|--------|--------|-----------------|---------|-----------------|---------|
|         |                  |        |        |        | Amount          | %       | Amount          | %       |
| 1       | Total Advances   | 166436 | 158478 | 163552 | 5075            | ↑ 3.20  | -2884           | ↓ -1.73 |
| 2       | Large Industries | 38764  | 40210  | 44474  | 4264            | ↑ 10.60 | *5710           | ↑ 14.73 |
| 3       | RAM Loan         | 76826  | 74525  | 72747  | -1778           | ↓ -2.39 | ** -4078        | ↓ -5.31 |
| 4       | Others#          | 50846  | 43743  | 46331  | 2588            | ↑ 5.92  | *** -4515       | ↓ -8.88 |

*#Include food credit, export credit, trade & LRD loans.*

*\* Comprises of loans aggregating Rs 4350 crore under infrastructure (others) against state government guarantee*

*\*\* RAM reduction due to re-classification from Priority Sector to non-Priority Sector lending*

*\*\*\* Reduction in unsecured and high risk exposures to reduce RWA*

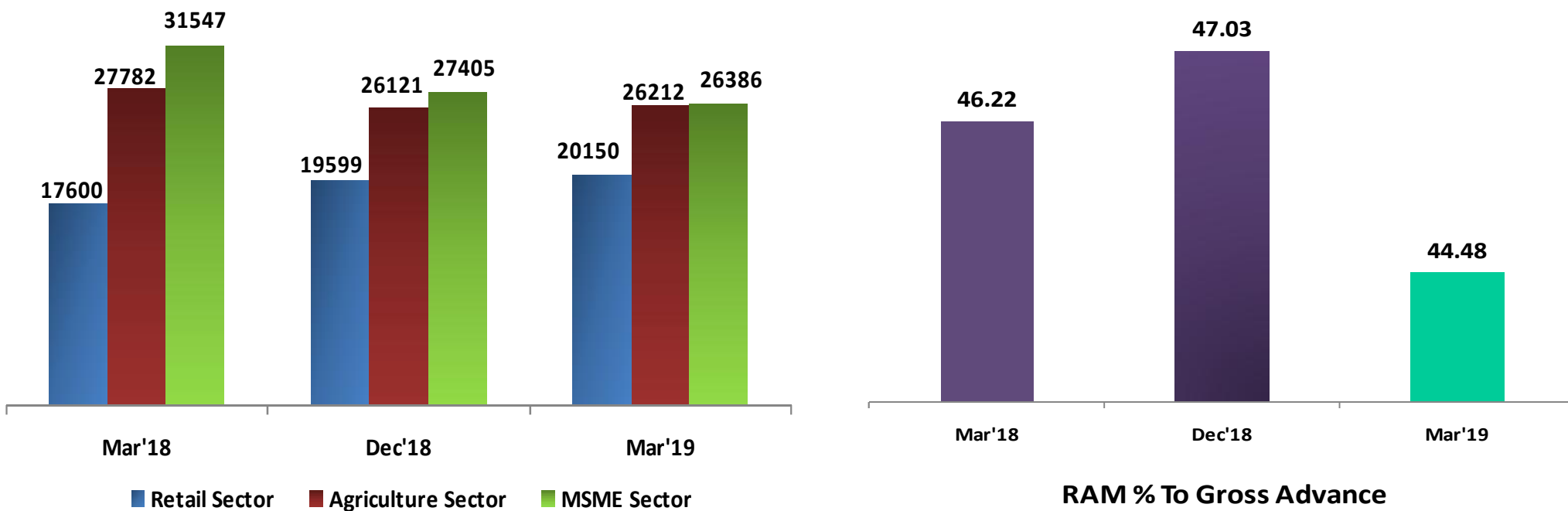




Rs. in crore

| Sl. No. | Major Industries             | Mar'18 |                      | Dec'18 |                      | Mar'19 |                      | Q-o-Q Variation |          | Y-o-Y Variation |          |
|---------|------------------------------|--------|----------------------|--------|----------------------|--------|----------------------|-----------------|----------|-----------------|----------|
|         |                              | Amt.   | % share to Total Adv | Amt.   | % share to Total Adv | Amt.   | % share to Total Adv | Amt.            | %        | Amt.            | %        |
| 1       | Food Processing              | 2234   | 1.34                 | 2203   | 1.39                 | 1916   | 1.17                 | -287            | ↓ -13.03 | -318            | ↓ -14.23 |
| 2       | Textiles                     | 4644   | 2.79                 | 3571   | 2.25                 | 3212   | 1.96                 | -359            | ↓ -10.05 | -1432           | ↓ -30.84 |
| 3       | Chemical & Chemical Products | 3518   | 2.11                 | 2472   | 1.56                 | 2349   | 1.44                 | -123            | ↓ -4.98  | -1169           | ↓ -33.23 |
| 4       | Cement & Cement Products     | 927    | 0.56                 | 1043   | 0.66                 | 1075   | 0.66                 | 32              | ↑ 3.07   | 148             | ↑ 15.97  |
| 5       | Basic Metal & Metal Products | 8504   | 5.11                 | 7029   | 4.44                 | 7958   | 4.87                 | 929             | ↑ 13.22  | -546            | ↓ -6.42  |
| 5a      | Iron & Steel                 | 7347   | 4.41                 | 6010   | 3.79                 | 7012   | 4.29                 | 1002            | ↑ 16.67  | -335            | ↓ -4.56  |
| 6       | All Engineering Products     | 3834   | 2.30                 | 3561   | 2.25                 | 3396   | 2.08                 | -165            | ↓ -4.63  | -438            | ↓ -11.42 |
| 7       | Gems & Jewellery             | 805    | 0.48                 | 1222   | 0.77                 | 946    | 0.58                 | -276            | ↓ -22.59 | 141             | ↑ 17.52  |
| 8       | Construction                 | 2970   | 1.78                 | 3011   | 1.90                 | 3384   | 2.07                 | 373             | ↑ 12.39  | 414             | ↑ 13.94  |
| 9       | Infrastructure of which,     | 17006  | 10.22                | 19166  | 12.09                | 21604  | 13.21                | 2438            | ↑ 12.72  | 4598            | ↑ 27.04  |
| 9a      | Power                        | 9441   | 5.67                 | 10020  | 6.32                 | 8508   | 5.20                 | -1512           | ↓ -15.09 | -933            | ↓ -9.88  |
| 9b      | Tele-communication           | 57     | 0.03                 | 0      | 0.00                 | 0      | 0.00                 | 0               |          | -57             |          |
| 9c      | Road & Ports                 | 4714   | 2.83                 | 5234   | 3.30                 | 5369   | 3.28                 | 135             | ↑ 2.58   | 655             | ↑ 13.89  |



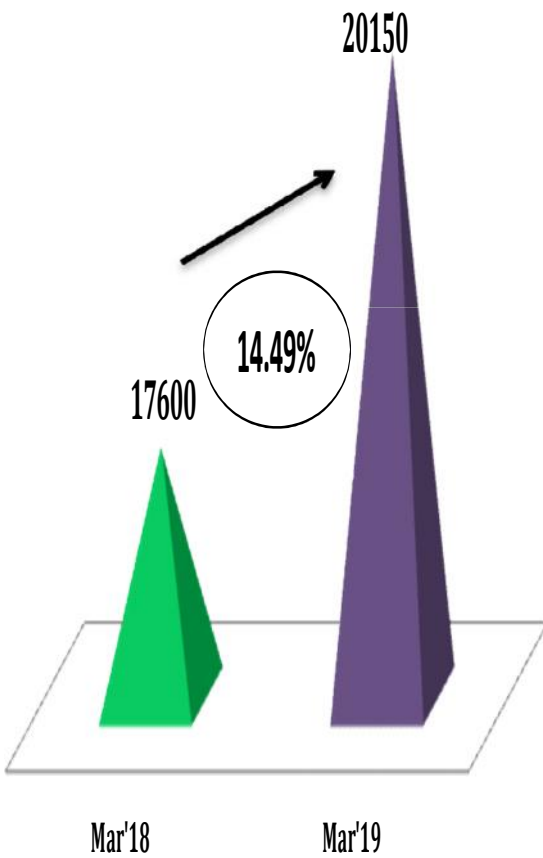


| Details                        | Mar'18 | Dec'18 | Mar'19 | YOY%     |
|--------------------------------|--------|--------|--------|----------|
| <b>Retail Sector</b>           | 17600  | 19599  | 20150  | ↑ 14.49  |
| <b>Agriculture Sector</b>      | 27782  | 26121  | 26212  | ↓ -5.65  |
| <b>MSME Sector</b>             | 31547  | 27405  | 26386  | ↓ -16.36 |
| <b>Total(RAM)</b>              | 76929  | 74525  | 72747  | ↓ -5.44  |
| <b>RAM % To Gross Advances</b> | 46.22  | 47.03  | 44.48  |          |



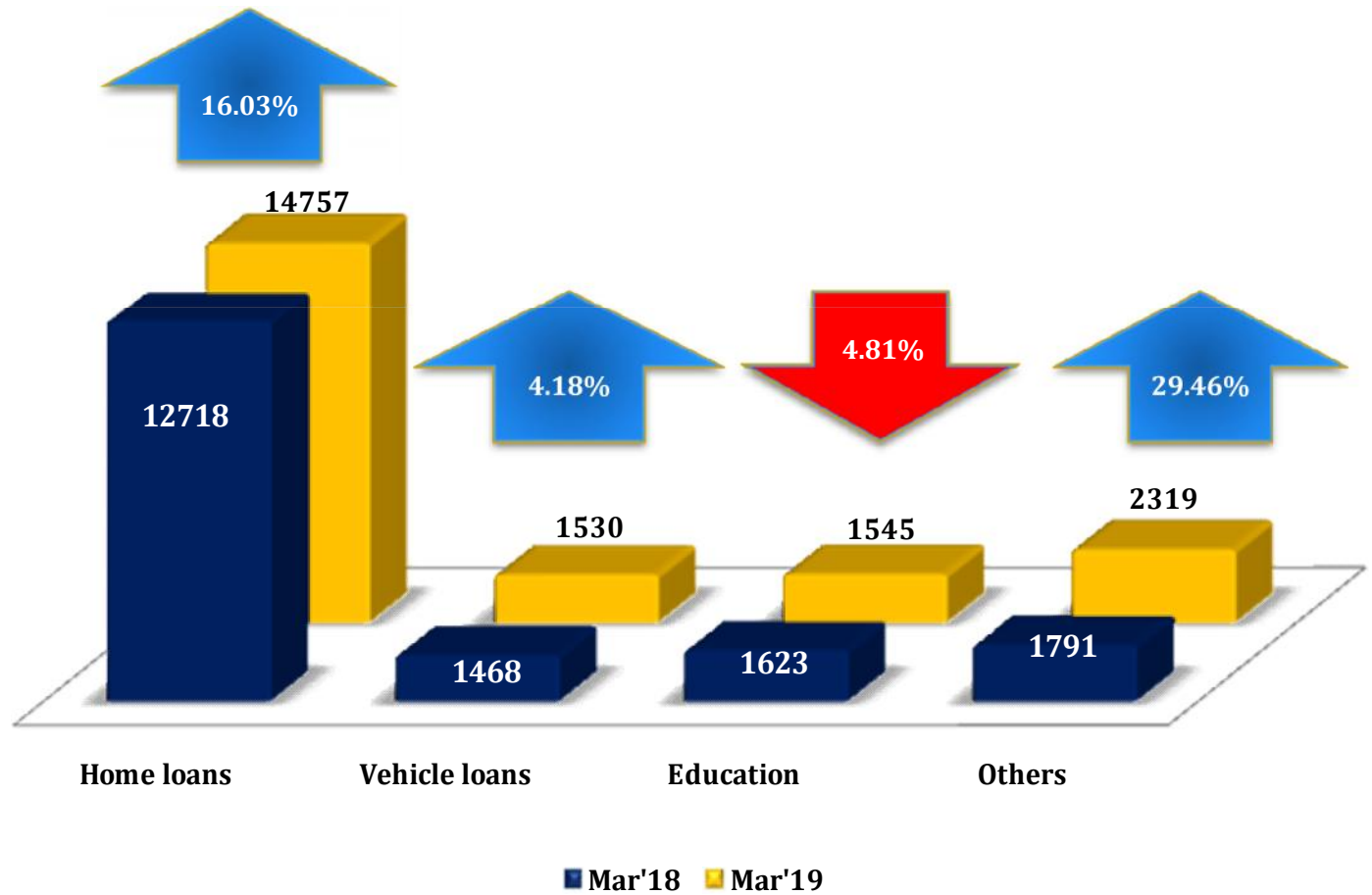


**Retail Credit**



**Key Segments of Retail Loans**

Rs. in crore /  
Y-o-Y Growth %





Rs. in crore

| Sl. No. | Parameter                  | National Goals | Mar'18 | Dec'18 | Mar'19 | Average Achievement | Q-o-Q Variation |         | Y-o-Y Variation |         |
|---------|----------------------------|----------------|--------|--------|--------|---------------------|-----------------|---------|-----------------|---------|
|         |                            |                |        |        |        |                     | Amt.            | %       | Amt.            | %       |
| 1       | Priority Sector            |                | 62265  | 58310  | 56449  | 58000               | -1861           | ↓ -3.19 | -5816           | ↓ -9.34 |
|         | % to ANBC                  | 40.00          | 42.44  | 40.09  | 36.84  | 40.34               |                 |         |                 |         |
| 2       | Total Agriculture Advances |                | 27782  | 26121  | 26212  | 25997               | 91              | ↑ 0.35  | -1570           | ↓ -5.65 |
|         | % to ANBC                  | 18.00          | 18.94  | 17.96  | 17.11  | 18.08               |                 |         |                 |         |
| 3       | Small and Marginal Farmers |                | 15015  | 16886  | 16057  | 16833               | -829            | ↓ -4.91 | 1042            | ↑ 6.94  |
|         | % to ANBC                  | 8.00           | 10.23  | 11.61  | 10.48  | 11.71               |                 |         |                 |         |
| 4       | Weaker Section             |                | 19214  | 21636  | 20260  | 21431               | -1376           | ↓ -6.36 | 1046            | ↑ 5.44  |
|         | % to ANBC                  | 10.00          | 13.10  | 14.87  | 13.22  | 14.90               |                 |         |                 |         |
| 5       | Women Beneficiaries        |                | 9401   | 10191  | 10526  | 10084               | 335             | ↑ 3.29  | 1125            | ↑ 11.97 |
|         | % to ANBC                  | 5.00           | 6.41   | 7.01   | 6.87   | 7.01                |                 |         |                 |         |
| 6       | Micro Enterprises          |                | 12775  | 11686  | 12304  | 12128               | 618             | ↑ 5.29  | -471            | ↓ -3.69 |
|         | % to ANBC                  | 7.50           | 8.70   | 8.03   | 8.03   | 8.43                |                 |         |                 |         |

ANBC as on 31st March 2018: Rs. 153230

Average ANBC for FY 2017-18: Rs. 143790

PSLC aggregating to Rs 9150 crore sold during the year comprising of Agriculture (Rs 1400 croere), MSME (Rs 1950 crore) & Other Priority Sector (Rs 5800 crore) since reduced and added back on 01.04.19







Rs. in crore

| Category                                  | Domestic Operation |             |        |       |
|---|--------------------|-------------|--------|-------|
|   | Limit              | Outstanding | NPA    | SMA-2 |
| Advances to Capital Market (Fund based)   | 1.01               | 0.48        | 0.00   | 0.00  |
| Funded exposure to Commercial Real Estate | 2662.02            | 1973.06     | 495.28 | 7.46  |
| Funded exposure to NBFC                   | 12356.94           | 11556.11    | 190.89 | 0.00  |
| Funded exposure to aviation               | 626.04             | 591.13      | 0.00   | 0.00  |

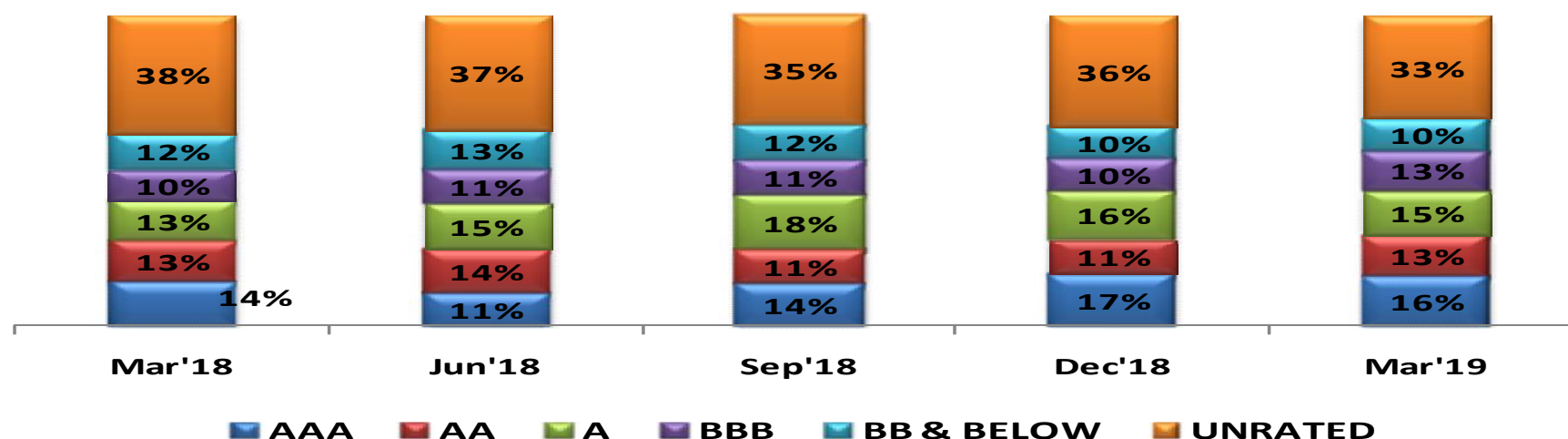


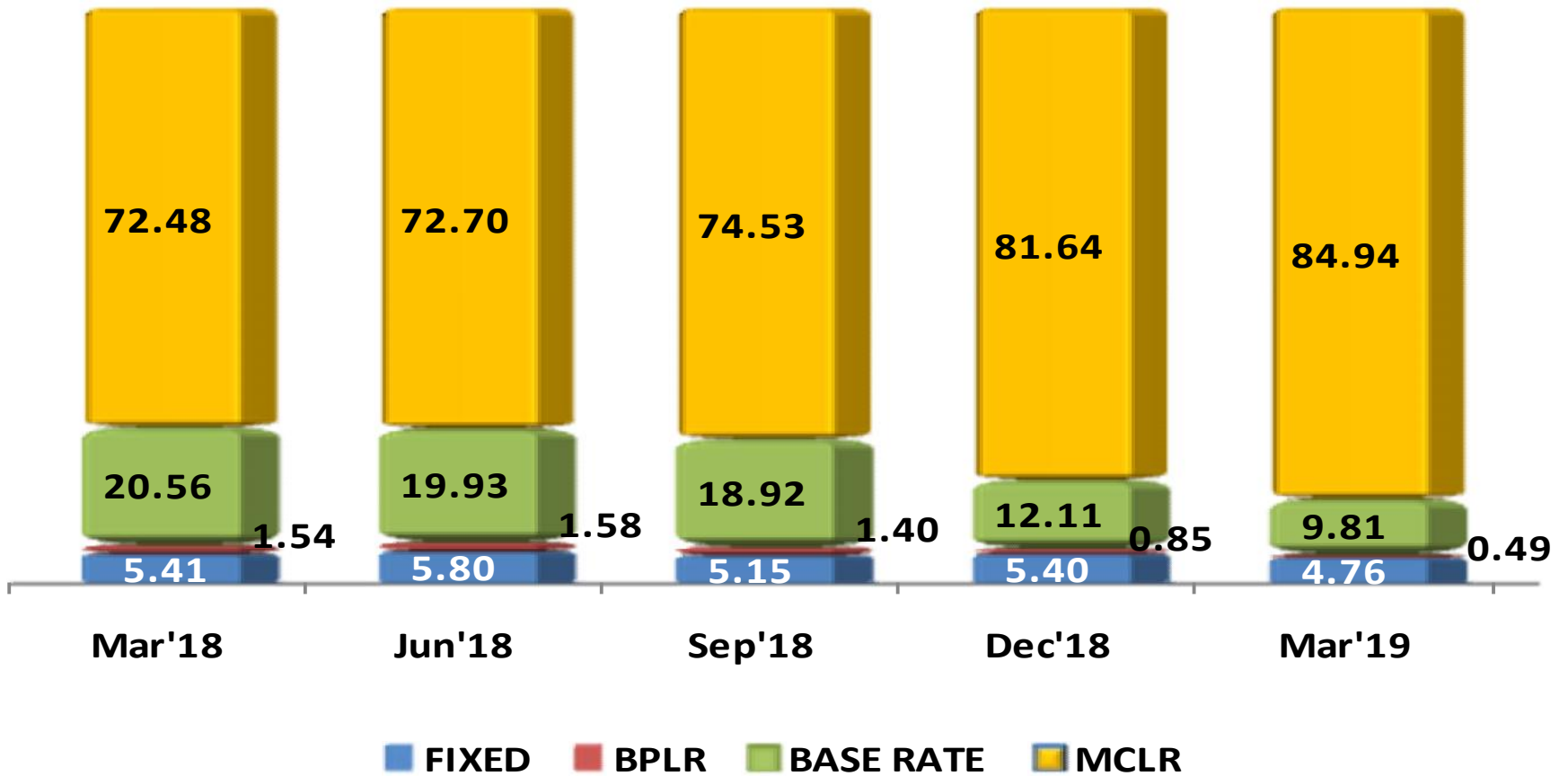


**External Rating -wise Distribution of Fund Based Advances**

Rs. in crore

| RATING           | Mar'18 | Jun'18 | Sep'18 | Dec'18 | Mar'19 | %   |
|------------------|--------|--------|--------|--------|--------|-----|
| AAA              | 11195  | 7532   | 9396   | 11655  | 11799  | 16% |
| AA               | 10332  | 9530   | 7083   | 7842   | 9358   | 13% |
| A                | 9882   | 10133  | 11801  | 10880  | 10753  | 15% |
| BBB              | 7989   | 7590   | 7618   | 7063   | 9272   | 13% |
| BB & BELOW       | 8965   | 8747   | 7789   | 7089   | 7247   | 10% |
| TOTAL RATED      | 48363  | 43531  | 43688  | 44529  | 48430  |     |
| UNRATED STANDARD | 29400  | 25221  | 23326  | 24878  | 24151  | 33% |
| TOTAL            | 77763  | 68752  | 67014  | 69406  | 72581  |     |







Rs. in crore

| Rating       | No of Accounts | Limit        | Outstanding as on 31.03.2019 |
|--------------|----------------|--------------|------------------------------|
| AAA          | 25             | 7030         | 5,768.65                     |
| AA           | 22             | 5175         | 4,522.93                     |
| A            | 3              | 1300         | 983.12                       |
| BBB          | 1              | 200          | 81.47                        |
| BB           | 1              | 3            | 2.85                         |
| B            | 2              | 13.5         | 13.25                        |
| D            | 2              | 317.44       | 182.25                       |
| UNRATED      | 1              | 2            | 1.59                         |
| <b>Total</b> | <b>57</b>      | <b>14041</b> | <b>11556.11</b>              |





Rs. in crore

|    | Parameters                    | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |         | Y-o-Y Variation |         |
|----|-------------------------------|--------|--------|--------|-----------------|---------|-----------------|---------|
|    |                               |        |        |        | Amount          | %       | Amount          | %       |
| 1  | Gross Investment              | 69036  | 71753  | 81317  | 9564            | ↑ 13.33 | 12281           | ↑ 17.79 |
| 2  | Held To Maturity (HTM)        | 41383  | 45651  | 49816  | 4165            | ↑ 9.12  | 8433            | ↑ 20.38 |
| 3  | Available For Sale (AFS)      | 27648  | 26102  | 31501  | 5399            | ↑ 20.68 | 3854            | ↑ 13.94 |
| 4  | Held For Trading (HFT)        | 4.93   | 0.00   | 0.00   |                 |         |                 |         |
| 5  | Duration (AFS+HFT)            | 5.30   | 4.63   | 3.90   |                 |         |                 |         |
| 6  | Modified Duration (AFS+HFT)   | 5.07   | 4.42   | 3.72   |                 |         |                 |         |
| 7  | Total Duration                | 5.57   | 5.43   | 5.47   |                 |         |                 |         |
| 8  | Total Modified Duration       | 5.36   | 5.22   | 5.25   |                 |         |                 |         |
| 9  | Net Demand & Time Liabilities | 219670 | 215080 | 222221 | 7140            | ↑ 3.32  | 2551            | ↑ 1.16  |
| 10 | SLR (%)                       | 27.90  | 26.27  | 25.30  |                 |         |                 |         |
| 11 | HTM to SLR (%)                | 67.53  | 80.80  | 88.61  |                 |         |                 |         |
| 12 | HTM to Gross Investment (%)   | 59.94  | 63.62  | 61.26  |                 |         |                 |         |





Rs. in crore

| Particulars   | Mar'18       | % share to Gross Investment | Dec'18       | % share to Gross Investment | Mar'19       | % share to Gross Investment | Q-o-Q Variation |          |              | Y-o-Y Variation |          |               |
|---|--------------|-----------------------------|--------------|-----------------------------|--------------|-----------------------------|-----------------|----------|--------------|-----------------|----------|---------------|
|   |              |                             |              |                             |              |                             | Amount          | %        |              | Amount          | %        |               |
| <b>Gross Investment</b>                             | <b>69036</b> |                             | <b>71753</b> |                             | <b>81317</b> |                             | <b>9564</b>     | <b>↑</b> | <b>13.33</b> | <b>12281</b>    | <b>↑</b> | <b>17.79</b>  |
| <b>SLR Investment</b>                               |              |                             |              |                             |              |                             |                 |          |              |                 |          |               |
| Treasury Bills                                      | 4201         | 6.09                        | 2472         | 3.44                        | 3935         | 4.84                        | 1463            | ↑        | 59.20        | -266            | ↓        | -6.33         |
| CG Security   | 38504        | 55.77                       | 34826        | 48.54                       | 33501        | 41.20                       | -1324           | ↓        | -3.80        | -5002           | ↓        | -12.99        |
| State Govt. Securities<br>Other Approved Securities | 18572        | 26.90                       | 19198        | 26.76                       | 18782        | 23.10                       | -417            | ↓        | -2.17        | 209             | ↑        | 1.13          |
| <b>Total</b>  | <b>61277</b> | <b>88.76</b>                | <b>56496</b> | <b>78.74</b>                | <b>56218</b> | <b>69.13</b>                | <b>-278</b>     | <b>↓</b> | <b>-0.49</b> | <b>-5059</b>    | <b>↓</b> | <b>-8.26</b>  |
| <b>Non-SLR Investment</b>                           |              |                             |              |                             |              |                             |                 |          |              |                 |          |               |
| PSU Bonds   | 921          | 1.33                        | 773          | 1.08                        | 773          | 0.95                        | -1              | ↓        | -0.06        | -148            | ↓        | -16.10        |
| CG Recapitalisation Bond                            | 1500         | 2.17                        | 6344         | 8.84                        | 13240        | 16.28                       | 6896            | ↑        | 108.70       | 11740           | ↑        | 782.67        |
| Corporate Debentures                                | 1361         | 1.97                        | 3347         | 4.66                        | 3341         | 4.11                        | -6              | ↓        | -0.17        | 1980            | ↑        | 145.52        |
| CD's  | 0            | 0.00                        | 463          | 0.65                        | 3612         | 4.44                        | 3149            | ↑        | 680.05       | 3612            |          |               |
| CP's  | 0            | 0.00                        | 288          | 0.40                        | 391          | 0.48                        | 103             | ↑        | 35.68        | 391             |          |               |
| EQ Share Of<br>PSU/Corporate/Others                 | 1496         | 2.17                        | 1316         | 1.83                        | 1319         | 1.62                        | 2               | ↑        | 0.18         | -177            | ↓        | -11.86        |
| Regional Rural Bank                                 | 0            | 0.00                        | 0            | 0.00                        | 0            | 0.00                        |                 |          |              |                 |          |               |
| Units Of MF   | 111          | 0.16                        | 106          | 0.15                        | 106          | 0.13                        | 0               | ↑        | 0.00         | -5              | ↓        | -4.62         |
| Venture CF  | 5            | 0.01                        | 4            | 0.01                        | 4            | 0.00                        | 0               | ↓        | -6.05        | -2              | ↓        | -33.02        |
| Security Receipts                                   | 1910         | 2.77                        | 1863         | 2.60                        | 1836         | 2.26                        | -26             | ↓        | -1.42        | -74             | ↓        | -3.87         |
| CBLO & Others(Subsidy<br>Joint Venture)             | 156          | 0.23                        | 156          | 0.22                        | 156          | 0.19                        | 0               | ↑        | 0.00         | 0               | ↑        | 0.00          |
| Hongkong Treasury Bill                              | 298          | 0.43                        | 596          | 0.83                        | 322          | 0.40                        | -275            | ↓        | -46.04       | 24              | ↑        | 8.05          |
| <b>Total</b>  | <b>7759</b>  | <b>11.24</b>                | <b>15257</b> | <b>21.26</b>                | <b>25099</b> | <b>0.31</b>                 | <b>9842</b>     | <b>↑</b> | <b>64.51</b> | <b>17340</b>    | <b>↑</b> | <b>223.49</b> |





Rs. in crore

| Sl. | Parameters                  | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |        | Y-o-Y Variation |        | FY18  | FY19  | Y-o-Y Variation |         |
|-----|-----------------------------|--------|--------|--------|-----------------|--------|-----------------|--------|-------|-------|-----------------|---------|
|     |                             |        |        |        | Amt.            | %      | Amt.            | %      |       |       | Amt.            | %       |
| 1   | Interest on Advances        | 2431   | 2743   | 2491   | -251 ↓          | -9.16  | 61 ↑            | 2.49   | 11029 | 11186 | 157 ↑           | 1.43    |
| 2   | Interest on Investments     | 1109   | 1354   | 1317   | -37 ↓           | -2.70  | 208 ↑           | 18.76  | 4097  | 4943  | 846 ↑           | 20.64   |
| 3   | Other Interest Income       | 237    | 132    | 228    | 97 ↑            | 73.40  | -9 ↓            | -3.61  | 1233  | 736   | -497 ↓          | -40.31  |
| 4   | Interest Income (1+2+3)     | 3777   | 4228   | 4037   | -191 ↓          | -4.52  | 260 ↑           | 6.89   | 16358 | 16864 | 506 ↑           | 3.09    |
| 5   | Fee Based Income            | 332    | 199    | 247    | 48 ↑            | 24.25  | -85 ↓           | -25.50 | 1189  | 937   | -252 ↓          | -21.19  |
| 6   | Trading Profit              | -32    | 34     | 26     | -8 ↓            | -22.49 | 58              |        | 611   | -267  | -878 ↓          | -143.80 |
| 7   | Other Income                | 183    | 296    | 293    | -3 ↓            | -1.14  | 110 ↑           | 60.20  | 893   | 1030  | 138 ↑           | 15.42   |
| 8   | Non-Interest Income (5+6+7) | 483    | 529    | 566    | 37 ↑            | 7.04   | 83 ↑            | 17.26  | 2693  | 1700  | -992 ↓          | -36.86  |
| 9   | Total Income (4+8)          | 4259   | 4757   | 4603   | -154 ↓          | -3.24  | 343 ↑           | 8.06   | 19051 | 18565 | -487 ↓          | -2.55   |





Rs. in crore

| Sl. No. | Particulars        | Mar'18     | Dec'18     | Mar'19     | Q-o-Q Variation |              | Y-o-Y Variation |               | FY18        | FY19       | Y-o-Y Variation |               |
|---------|--------------------|------------|------------|------------|-----------------|--------------|-----------------|---------------|-------------|------------|-----------------|---------------|
|         |                    |            |            |            | Amt.            | %            | Amt.            | %             |             |            | Amt.            | %             |
| 1       | Bills/LC/BG        | 47         | 62         | 36         | -26 ↓           | -41.95       | -11 ↓           | -22.94        | 270         | 226        | -44 ↓           | -16.41        |
| 2       | Processing Fees    | 62         | 43         | 39         | -5 ↓            | -10.92       | -23 ↓           | -37.73        | 206         | 159        | -47 ↓           | -22.86        |
| 3       | Exchange           | 62         | 1          | 1          | 0 ↑             | 18.82        | -61 ↓           | -98.37        | 212         | 38         | -175 ↓          | -82.16        |
| 4       | Incidental Charges | 19         | 1          | 13         | 12 ↑            | 1281.25      | -6 ↓            | -31.97        | 39          | 33         | -6 ↓            | -15.34        |
| 5       | Others**           | 142        | 92         | 158        | 66 ↑            | 72.40        | 17 ↑            | 11.81         | 462         | 482        | 20 ↑            | 4.33          |
| 6       | <b>Total</b>       | <b>332</b> | <b>199</b> | <b>247</b> | <b>48 ↑</b>     | <b>24.25</b> | <b>-85 ↓</b>    | <b>-25.50</b> | <b>1189</b> | <b>937</b> | <b>-252 ↓</b>   | <b>-21.19</b> |

**\*\* Include wealth products, locker rent, commission- govt. business, ATM, NPCI Acquirer, service tax collection, documentation & supervision charges, etc.**







Rs. in crore

| Sl. No. | Parameters                  | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |          | Y-o-Y Variation |          | FY18  | FY19  | Y-o-Y Variation |         |
|---------|-----------------------------|--------|--------|--------|-----------------|----------|-----------------|----------|-------|-------|-----------------|---------|
|         |                             |        |        |        | Amt.            | %        | Amt.            | %        |       |       | Amt.            | %       |
| 1       | Interest Paid on Deposits   | 2676   | 2665   | 2634   | -32             | ↓ -1.19  | -43             | ↓ -1.60  | 10860 | 10659 | -201            | ↓ -1.85 |
| 2       | Interest Paid on Borrowings | 212    | 164    | 145    | -19             | ↓ -11.49 | -67             | ↓ -31.50 | 766   | 694   | -72             | ↓ -9.36 |
| 3       | Total Interest Paid (1+2)   | 2888   | 2830   | 2779   | -51             | ↓ -1.79  | -109            | ↓ -3.79  | 11626 | 11353 | -273            | ↓ -2.34 |
| 4       | Establishment Expenses      | 764    | 684    | 648    | -36             | ↓ -5.29  | -116            | ↓ -15.19 | 2158  | 2530  | 372             | ↑ 17.23 |
| 5       | Other Operating Expenses    | 484    | 474    | 541    | 67              | ↑ 14.23  | 58              | ↑ 11.93  | 1829  | 1914  | 86              | ↑ 4.68  |
| 6       | Operating Expenses (4+5)    | 1248   | 1158   | 1190   | 31              | ↑ 2.70   | -58             | ↓ -4.68  | 3987  | 4444  | 457             | ↑ 11.47 |
| 7       | Total Expenses (3+6)        | 4136   | 3988   | 3969   | -19             | ↓ -0.48  | -168            | ↓ -4.06  | 15613 | 15797 | 185             | ↑ 1.18  |





Rs. in crore

| Sl. No. | Parameters                 | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |          | Y-o-Y Variation |          | FY18  | FY19  | Y-o-Y Variation |          |
|---------|----------------------------|--------|--------|--------|-----------------|----------|-----------------|----------|-------|-------|-----------------|----------|
|         |                            |        |        |        | Amt.            | %        | Amt.            | %        |       |       | Amt.            | %        |
| 1       | NPA                        | 5126   | 1900   | 5279   | 3379            | ↑ 177.84 | 153             | ↑ 2.98   | 10326 | 11761 | 1435            | ↑ 13.89  |
| 2       | Standard Advance           | -330   | -34    | 21     | 56              |          | 351             |          | -634  | -137  | 497             |          |
| 3       | Depreciation on Investment | 40     | -349   | 27     | 376             |          | -13             | ↓ -32.23 | 743   | 466   | -277            | ↓ -37.33 |
| 4       | Income/Deferred Tax        | -1151  | 6      | -815   | -822            |          | 336             |          | -1917 | -797  | 1120            |          |
| 5       | Others                     | -53    | -21    | -44    | -22             |          | 9               |          | -406  | -192  | 214             |          |
| 6       | Total Provisions           | 3633   | 1502   | 4468   | 2967            | ↑ 197.54 | 836             | ↑ 23.01  | 8113  | 11101 | 2988            | ↑ 36.83  |





Rs. in crore

| Sl. | Parameters             | Mar'18 | Dec'18 | Mar'19 | Q-o-Q Variation |        | Y-o-Y Variation |        | FY18  | FY19  | Y-o-Y Variation |        |
|-----|------------------------|--------|--------|--------|-----------------|--------|-----------------|--------|-------|-------|-----------------|--------|
|     |                        |        |        |        | Amt.            | %      | Amt.            | %      |       |       | Amt.            | %      |
| 1   | Interest Income        | 3777   | 4228   | 4037   | -191 ↓          | -4.52  | 260 ↑           | 6.89   | 16358 | 16864 | 506 ↑           | 3.09   |
| 2   | Interest Expenses      | 2888   | 2830   | 2779   | -51 ↓           | -1.79  | -109 ↓          | -3.79  | 11626 | 11353 | -273 ↓          | -2.34  |
| 3   | NII (Spread) (1-2)     | 888    | 1399   | 1258   | -141 ↓          | -10.06 | 370 ↑           | 41.61  | 4732  | 5511  | 778 ↑           | 16.45  |
| 4   | Non-Interest Income    | 483    | 529    | 566    | 37 ↑            | 7.04   | 83 ↑            | 17.26  | 2693  | 1700  | -992 ↓          | -36.86 |
| 5   | Operating Expenses     | 1248   | 1158   | 1190   | 31 ↑            | 2.70   | -58 ↓           | -4.68  | 3987  | 4444  | 457 ↑           | 11.47  |
| 6   | Contribution (4-5)     | -765   | -630   | -624   | 6               |        | 142             |        | -1294 | -2744 | -1450           |        |
| 7   | Operating Profit (3+6) | 123    | 769    | 634    | -135 ↓          | -17.52 | 511 ↑           | 416.04 | 3438  | 2767  | -671 ↓          | -19.52 |
| 8   | Provisions             | 3633   | 1502   | 4468   | 2967 ↑          | 197.54 | 836 ↑           | 23.01  | 8113  | 11101 | 2988 ↑          | 36.83  |
| 9   | Net Profit/Loss(-)     | -3510  | -733   | -3834  | -3101           |        | -324            |        | -4674 | -8334 | -3660           |        |



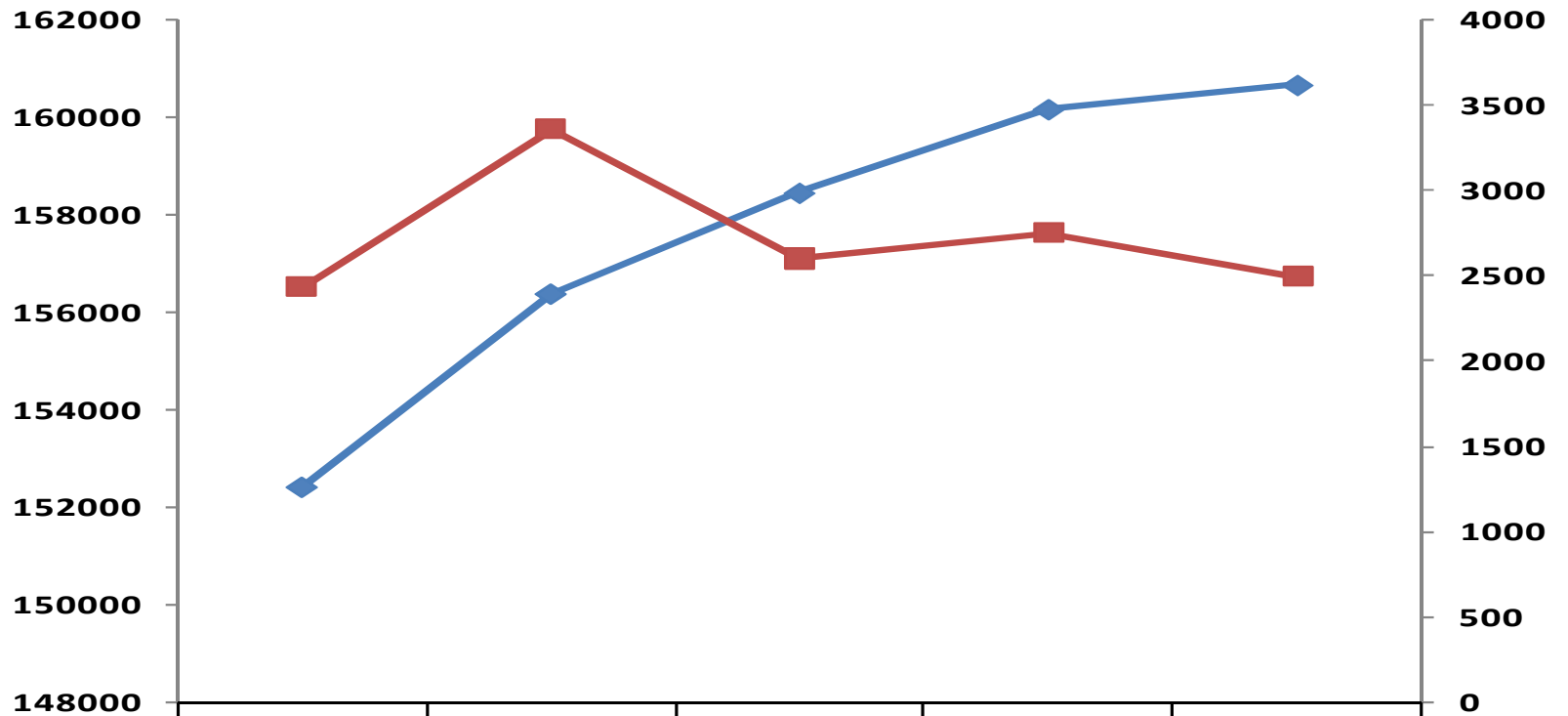


| Sl. | Parameters  | Mar'18  | Dec'18 | Mar'19  | FY18   | FY19    |
|-----|---|---------|--------|---------|--------|---------|
| 1   | <b>Return on Assets (%) (Annualised)</b>  | -5.77   | -1.24  | -6.42   | -1.96  | -3.48   |
| 2A  | <b>Return on Networth (based on Net Worth excl. Revaluation Reserve, Net DTA &amp; Intangible Assets) (%)</b>   | -197.80 | -82.53 | -425.4  | -62.71 | -207.12 |
| 2B  | <b>Return on Networth (based on Net Worth excl. Revaluation Reserve) (%)</b>                                    | -148.57 | -45.53 | -236.53 | -48.17 | -119.93 |
| 3   | <b>Operating Profit to AWF (%)</b>  | 0.20    | 1.30   | 1.06    | 1.44   | 1.15    |
| 4   | <b>Cost to Income Ratio (%)</b>   | 91.03   | 60.10  | 65.22   | 53.69  | 61.63   |
| 5   | <b>Estb. Exp. to Total Exp. (%)</b>   | 18.48   | 17.16  | 16.33   | 13.82  | 16.01   |
| 6   | <b>Operating Exp. to AWF (%)</b>  | 2.05    | 1.96   | 1.99    | 1.67   | 1.85    |
| 7A  | <b>Book Value Per Share (based on Net Worth excl. Revaluation Reserve, Net DTA &amp; Intangible Assets)(Rs)</b> | 56.94   | 28.18  | 15.46   | 56.94  | 15.46   |
| 7B  | <b>Book Value Per Share (based on Net Worth excl. Revaluation Reserve)(Rs)</b>                                  | 91.36   | 48.21  | 29.5    | 91.36  | 29.50   |
| 8   | <b>Earnings per share (Rs) (Non-annualised)</b>   | -43.10  | -5.29  | -21.93  | -59.63 | -65.34  |





Rs. in crore



|                       | Mar'18 | Jun'18 | Sep'18 | Dec'18 | Mar'19 |
|-----------------------|--------|--------|--------|--------|--------|
| ◆ Average Advance     | 152413 | 156376 | 158442 | 160156 | 160655 |
| ■ Interest on Advance | 2431   | 3356   | 2596   | 2743   | 2491   |



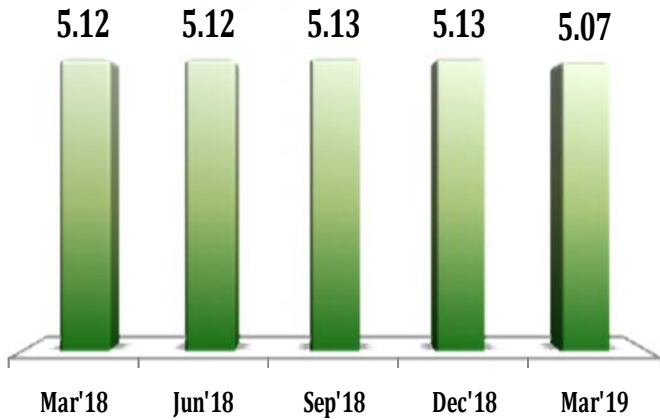


| Sl. | Parameters                                      | FY 18  | Q3 FY 18 | FY 19  |
|-----|---|--------|----------|--------|
| 1   | Average Business per Branch (Rs. crore)         | 109.07 | 113.58   | 114.19 |
| 2   | Average Business per Employee (Rs. crore)       | 14.77  | 15.58    | 15.89  |
| 3   | Profit/Loss per Employee (Rs. Lac) (Annualised) | -19.50 | -12.42   | -16.52 |

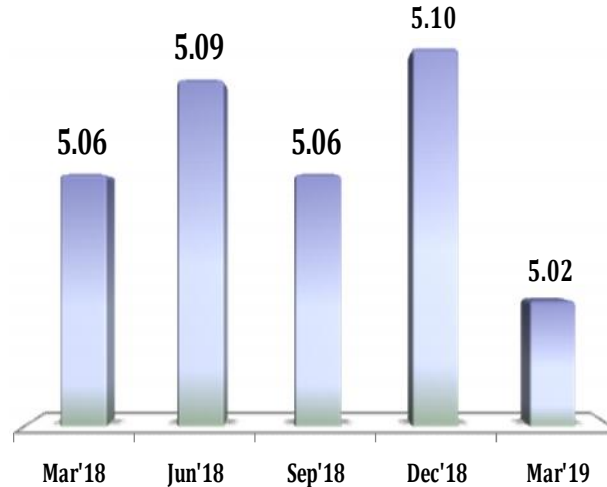




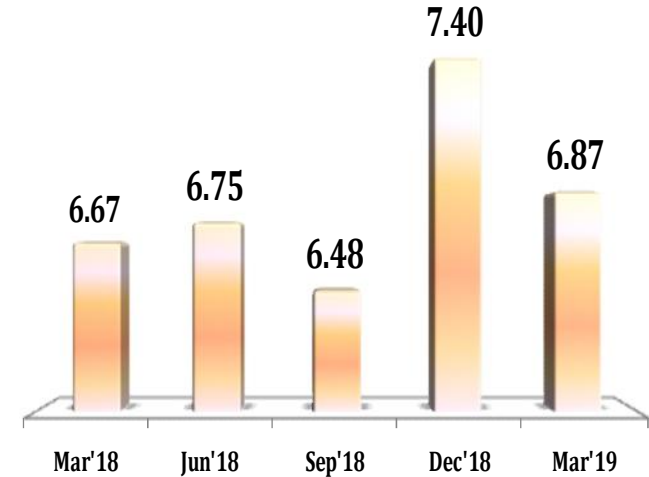
**CoD**



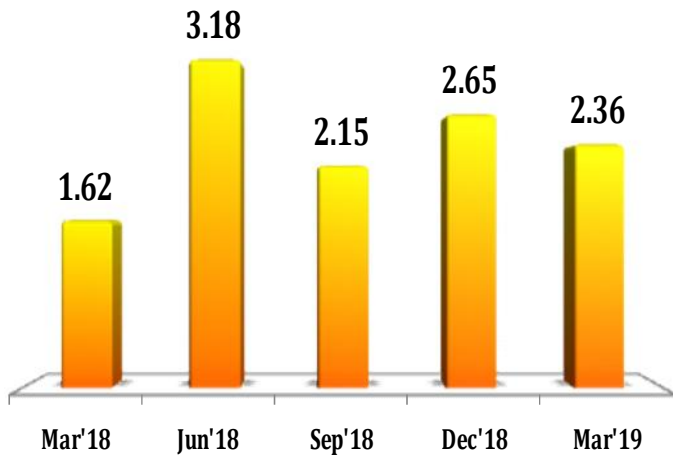
**CoF**



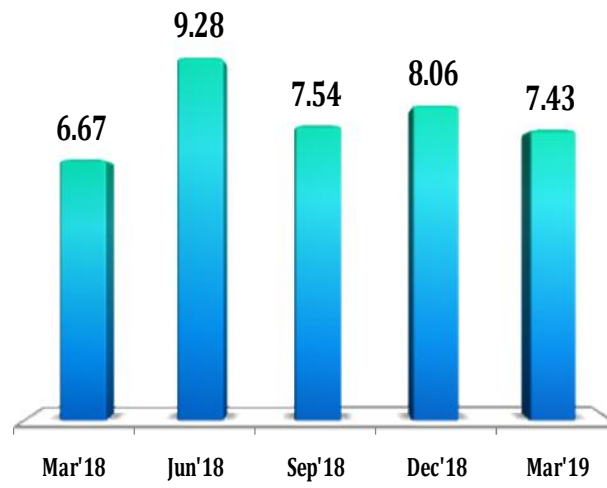
**YoI**



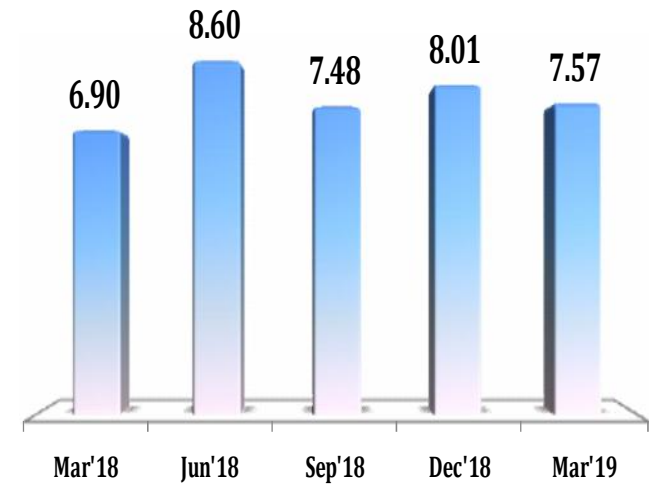
**NIM**



**YoA**

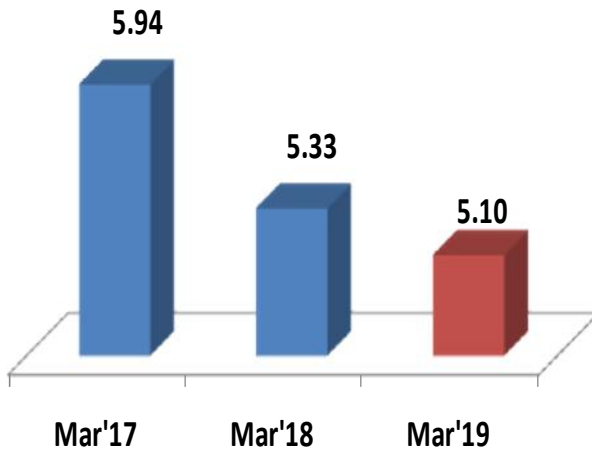


**YoF**

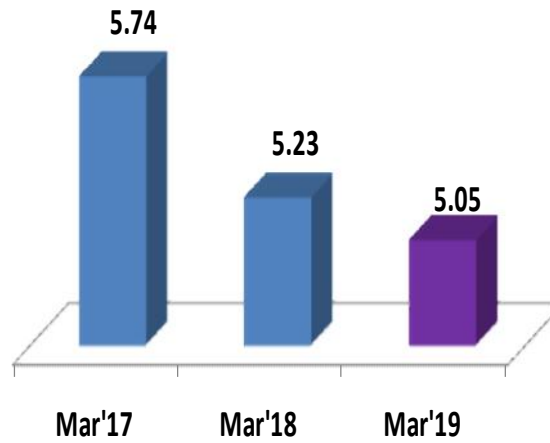




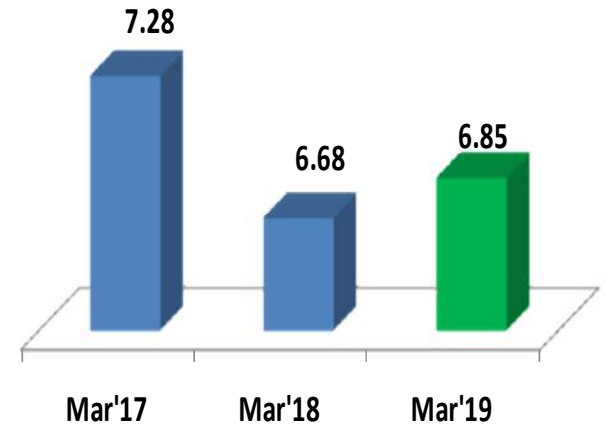
**CoD**



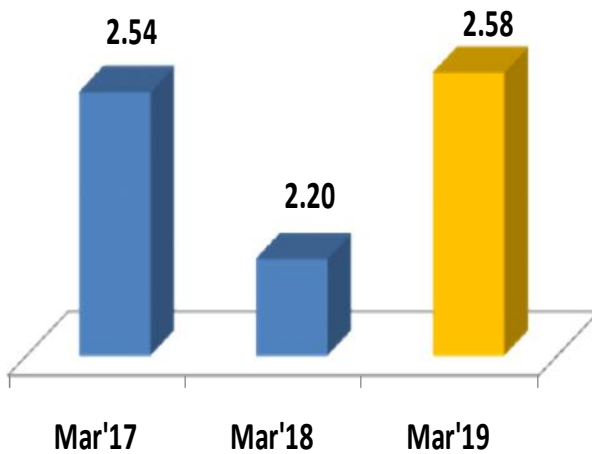
**CoF**



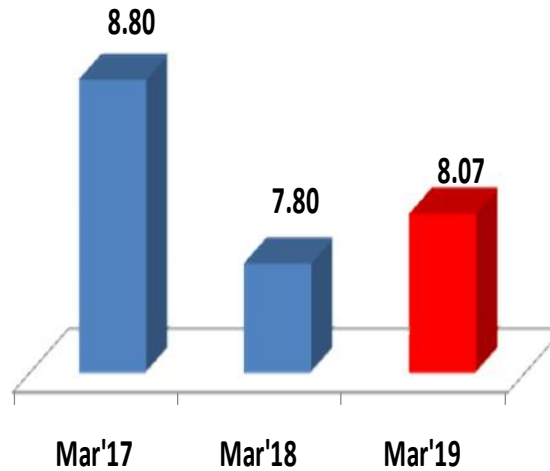
**YoI**



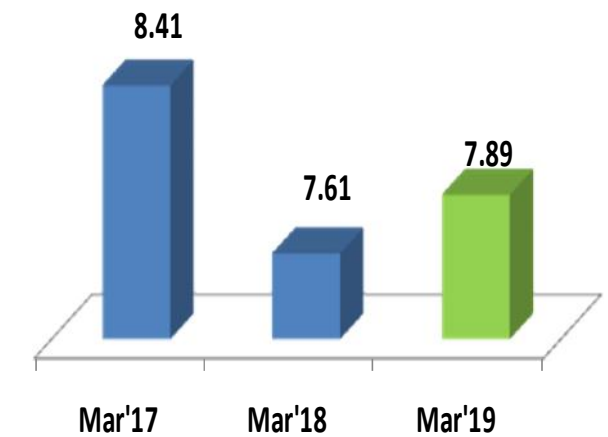
**NIM**



**YoA**



**YoF**







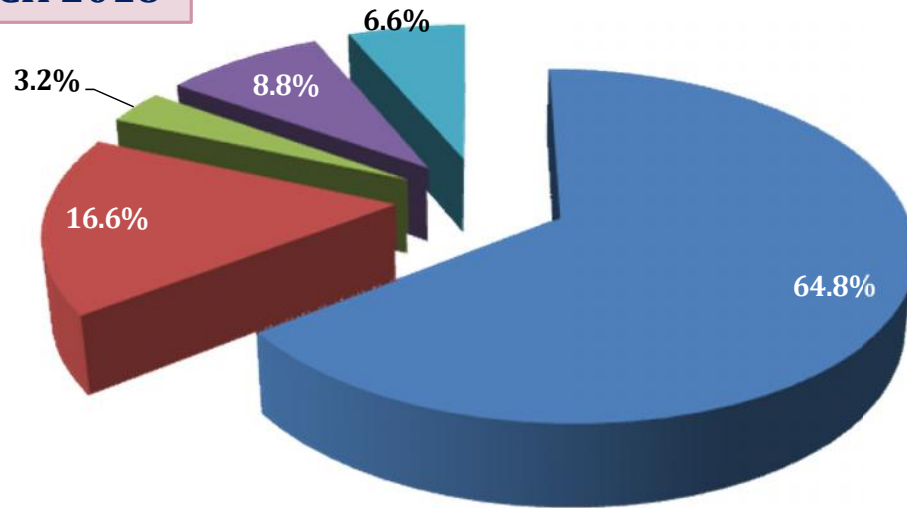
Rs. in crore

| Sl. No. | Components of Net Worth  | Mar'18 | Dec'18 | Mar'19 | After infusion of Rs 6896 crore |
|---------|--|--------|--------|--------|---------------------------------|
| 1       | Capital  | 844    | 1444   | 2097   | 3722                            |
| 2       | Reserves   | 9424   | 8043   | 7033   | 12305                           |
| 3       | Net Worth (excluding revaluation reserve, Net DTA & Intangible Assets) | 4806   | 4069   | 3241   | 10137                           |
| 3A.     | Net Worth (excluding revaluation reserve)                              | 7711   | 6961   | 6187   | 13083                           |
| 4       | Market Cap   | 4186   | 6657   | 11449  | 16562                           |



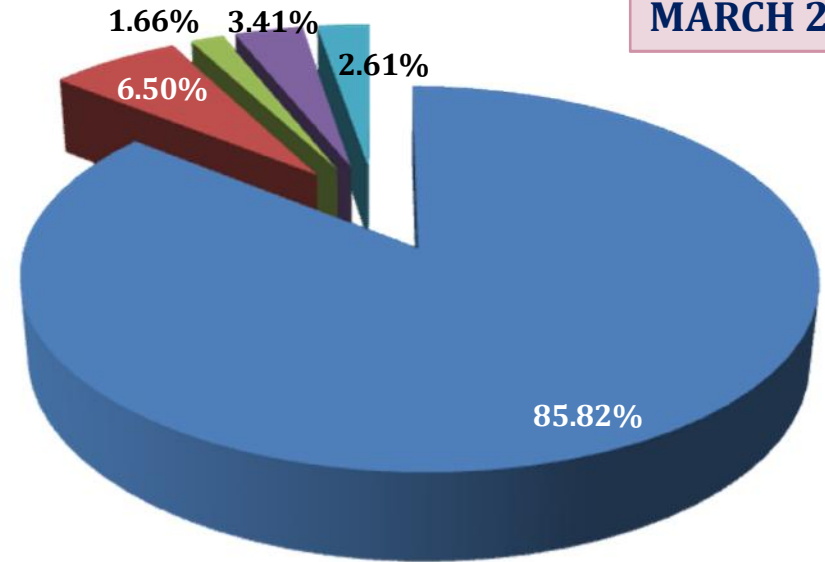


**MARCH 2018**

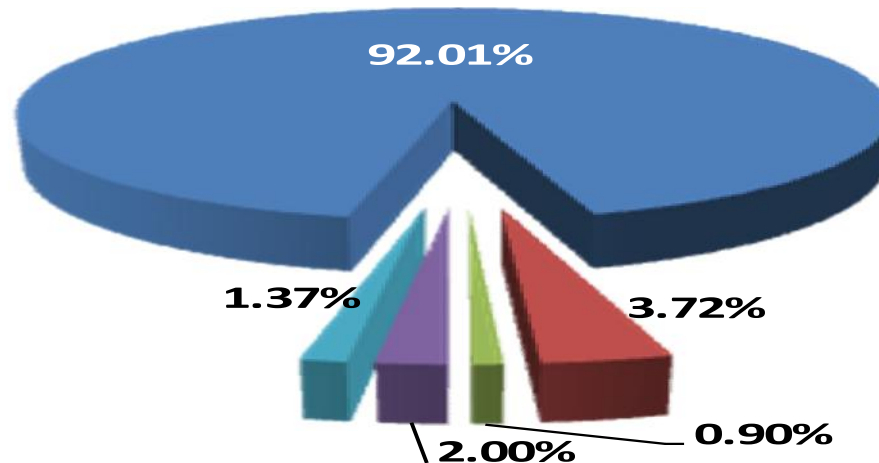


■ Gol ■ Indian IIs/MFs ■ FIIIs/FPIs ■ Res. Indians ■ Others

**MARCH 2019**



■ Gol ■ Indian IIs/MFs ■ FIIIs/FPIs ■ Res. Indians ■ Others



■ Gol ■ Indian IIs/MFs ■ FIIIs/FPIs ■ Res. Indians ■ Others

**AFTER CAPITAL INFUSION OF Rs 6896 CRORE**





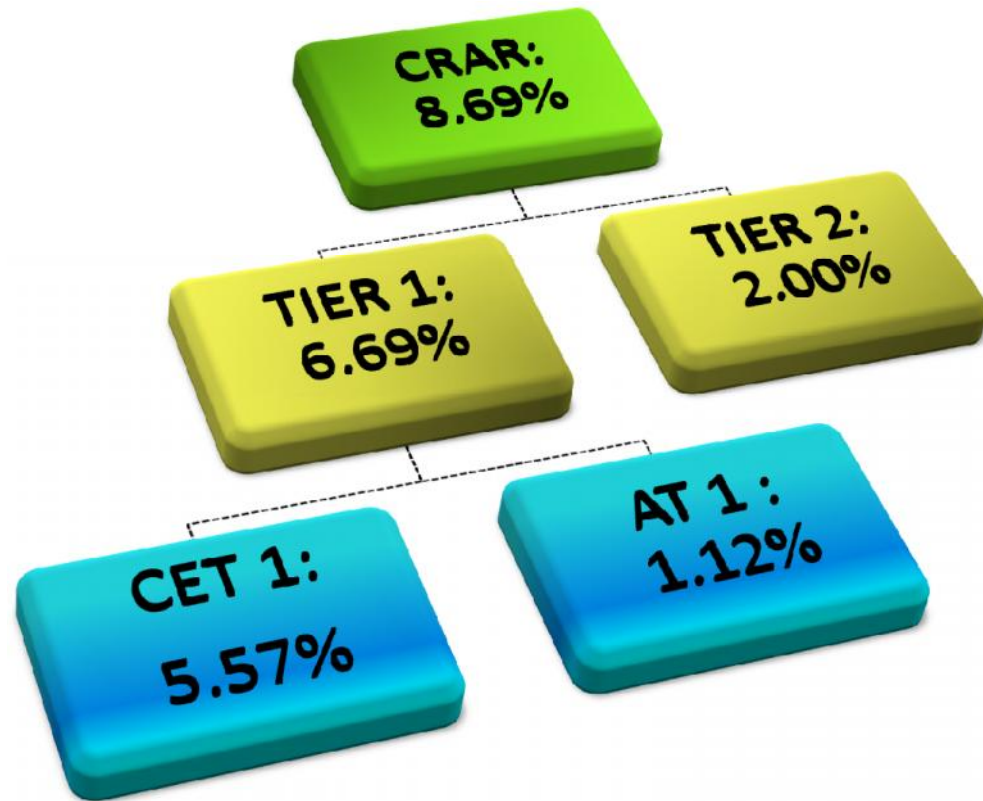
Rs. in crore

| Sl. | CRAR (under Basel-III): Regulatory Capital | Mar'18 | Dec'18 | Mar'19 |
|-----|--|--------|--------|--------|
| 1   | Common Equity Tier 1 Capital               | 8085   | 8955   | 12483  |
| 2   | Additional Tier 1 Capital                  | 1620   | 120    | 45     |
| 3   | Total Tier 1 Capital (1+2)                 | 9705   | 9075   | 12528  |
| 4   | Tier 2 Capital                             | 2905   | 4139   | 3667   |
| 5   | Total Capital (3+4)                        | 12610  | 13214  | 16195  |
| 6   | Common Equity Tier 1 Ratio (%)             | 5.57   | 7.06   | 9.65   |
| 7   | Total Tier 1 Capital Ratio (%)             | 6.69   | 7.15   | 9.68   |
| 8   | Tier 2 Capital (%)                         | 2      | 3.27   | 2.83   |
| 9   | Total Capital Ratio (%)                    | 8.69   | 10.42  | 12.51  |
| 10  | Liquidity Covergare Ratio (LCR) (%)        | 186.22 | 199.67 | 146.30 |

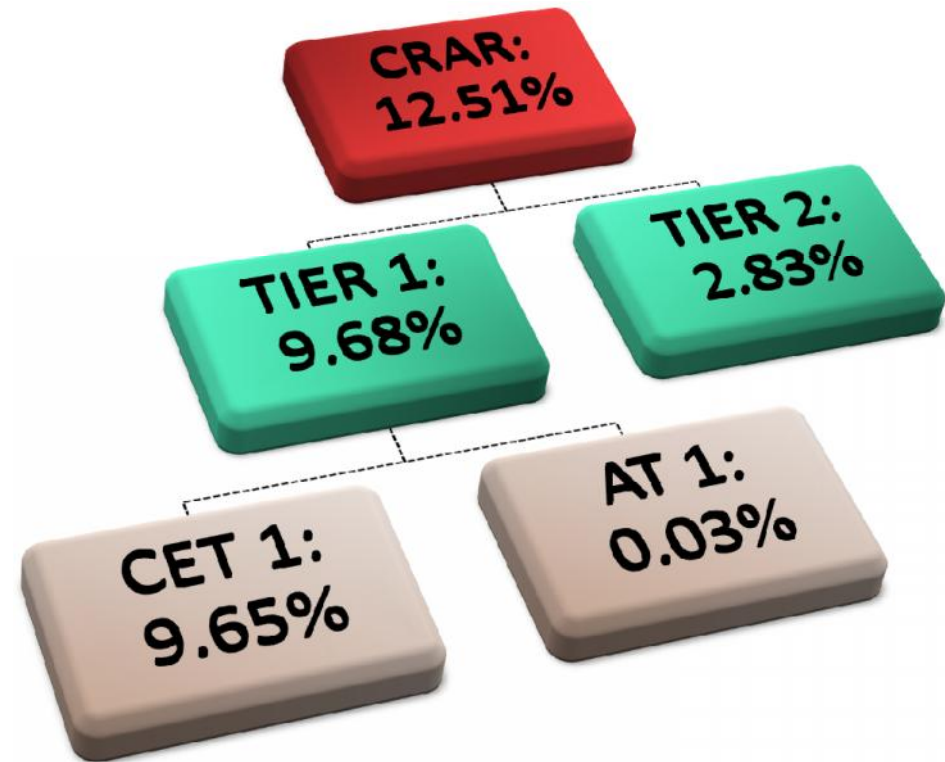




**Mar'18**



**Mar'19**





Rs. in crore

| Risk Weighted Assets | Jun'18 (Audited) | Sep'18 (Audited) | Dec'18 (Audited) | Mar'19 (Audited) | Goal for FY20 |
|----------------------|------------------|------------------|------------------|------------------|---------------|
| Total RWA            | 129440           | 128370           | 126747           | 129405           | 140427        |
| Credit Risk          | 102534           | 101614           | 100291           | 101563           | 113349        |
| Market Risk          | 12522            | 12371            | 12072            | 13458            | 13500         |
| Operational Risk     | 14384            | 14384            | 14384            | 14384            | 13578         |
|                      |                  |                  |                  |                  |               |
| Leverage Ratio       | 2.48             | 2.50             | 3.57             | 4.72             |               |

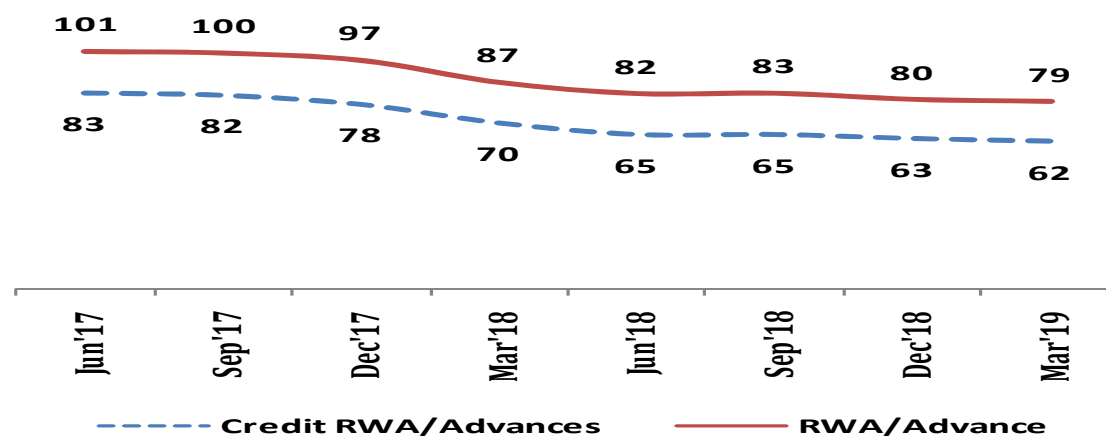




Rs. in crore

**MOVEMENT OF RWA AGAINST ADVANCES**

| Particulars                  | As on         |               |               |               |               |               |               |               |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                              | Jun'17        | Sep'17        | Dec'17        | Mar'18        | Jun'18        | Sep'18        | Dec'18        | Mar'19        |
| Credit RWA(Includes NFB RWA) | 126020        | 125518        | 126288        | 116270        | 102535        | 101614        | 100291        | 101563        |
| Market RWA                   | 11836         | 11606         | 15374         | 14149         | 12522         | 12371         | 12072         | 13458         |
| Operation RWA                | 14836         | 14836         | 14836         | 14836         | 14384         | 14384         | 14384         | 14384         |
| <b>Total RWA</b>             | <b>152692</b> | <b>151960</b> | <b>156498</b> | <b>145255</b> | <b>129441</b> | <b>128369</b> | <b>126747</b> | <b>129405</b> |
| <b>Total Advances</b>        | <b>151869</b> | <b>152180</b> | <b>161792</b> | <b>166436</b> | <b>156918</b> | <b>155378</b> | <b>158478</b> | <b>163552</b> |
| Credit RWA/Advances          | 83            | 82            | 78            | 70            | 65            | 65            | 63            | 62            |
| Total NFB Outstanding        | 21198         | 21760         | 21571         | 21312         | 20690         | 18650         | 16520         | 16962         |
| Conversion Factor For NFB    | 20%-100%      | 20%-100%      | 20%-100%      | 20%-100%      | 20%-100%      | 20%-100%      | 20%-100%      | 20%-100%      |
| NFB RWA                      | 7950          | 8013          | 8141          | 6783          | 5639          | 5736          | 5083          | 4794          |
| Credit Equivalent After CCF  | 12268         | 12470         | 12705         | 11841         | 10923         | 9791          | 8712          | 8927          |
| <b>RWA/Advance</b>           | <b>101</b>    | <b>100</b>    | <b>97</b>     | <b>87</b>     | <b>82</b>     | <b>83</b>     | <b>80</b>     | <b>79</b>     |





Rs. in crore

| Sl. | Parameters  | Mar'18 | Dec'18 | Mar'19 | FY18  | FY19  |
|-----|---|--------|--------|--------|-------|-------|
| 1   | NPA as at the beginning of the Qtr/ FullYear                                  | 23261  | 27236  | 28219  | 20688 | 26563 |
| 2   | Cash Recovery   | 521    | 483    | 754    | 2072  | 2827  |
| 3   | Upgradation   | 233    | 352    | 426    | 1307  | 1462  |
| 4   | Write off including PWO   | 662    | 712    | 1160   | 2936  | 4283  |
| 5   | Sale of Assets to ARC (SR Component)  | 131    | 11     | 0      | 713   | 13    |
| 6   | Total Reduction   | 1547   | 1557   | 2340   | 7028  | 8584  |
| 7   | Fresh Addition for the Qtr/ Full Year   | 4849   | 2540   | 2826   | 12903 | 10726 |
| 8   | NPA as at the end of the Qtr/ Full Year                                       | 26563  | 28219  | 28705  | 26563 | 28705 |
| 9   | Provisions for Bad Debts  | 14333  | 17354  | 21285  | 14333 | 21285 |
| 10  | Net NPAs  | 12229  | 10865  | 7419   | 12229 | 7419  |
| 11  | Recovery in written-off debt A/cs<br>Interest received/ derecognised Interest | 268    | 268    | 376    | 1115  | 1466  |
| 12  | Total Cash recovery including Recovery in Written Off<br>debts & DRI          | 789    | 751    | 1130   | 3187  | 4292  |
| 13  | Total Recovery (3+12)   | 1022   | 1103   | 1556   | 4495  | 5754  |





**NPA referred to NCLT & provision in NCLT cases, Expected Resolution & Write Back**

Rs. in crore

| Parameters   |                     | RBI 1st List | RBI 2nd List | TOTAL   | Cases Filed by Others | Cases Filed by Our Bank | Grand Total |
|--|---------------------|--------------|--------------|---------|-----------------------|-------------------------|-------------|
| Number Of Accounts Referred Under IBC (As On 31st Mar 2019)                      |                     | 7            | 12           | 19      | 115                   | 22                      | 156         |
| Number Of Accounts Admitted Under IBC As On 31st March 2019                      |                     | 7            | 10           | 17      | 79                    | 10                      | 106         |
| No Of Cases Where Resolution Plan Has Been Approved by COC                       |                     | 4            | 0            | 4       | 13                    | 1                       | 18          |
| Of which, no of Cases Where Resolution Plan Has Been Approved by NCLT            |                     | 3            | 0            | 3       | 6                     | 0                       | 9           |
| Outstanding As On 31st Mar 2019  |                     | 2999.35      | 3548.47      | 6547.82 | 10463.15              | 1311.58                 | 18322.55    |
| Provision Made Till 31st Mar 2019  |                     | 2124.25      | 3317.28      | 5441.53 | 9655.83               | 1247.83                 | 16345.19    |
| Provision Coverage As On 31st Mar 2019 In These Accounts (Calculated on NPA O/S) |                     | 70.82%       | 93.48%       | 83.10%  | 93.33%                | 95.14%                  | 89.78%      |
| Expected Resolution & Write Back Up To June 2019                                 | No of A/c           | 2            | 0            | 2       | 2                     | 1                       | 5           |
|  | Exp Resolution Amt. | 891.94       | 0            | 891.94  | 85.96                 | 44.70                   | 1022.60     |
|  | Exp Write Back Amt  | 16.83        | 0            | 16.83   | 85.96                 | 44.70                   | 147.49      |
|  | Exp NPA Reduction   | 1855.9       | 0            | 1855.9  | 223.24                | 89.28                   | 2168.42     |

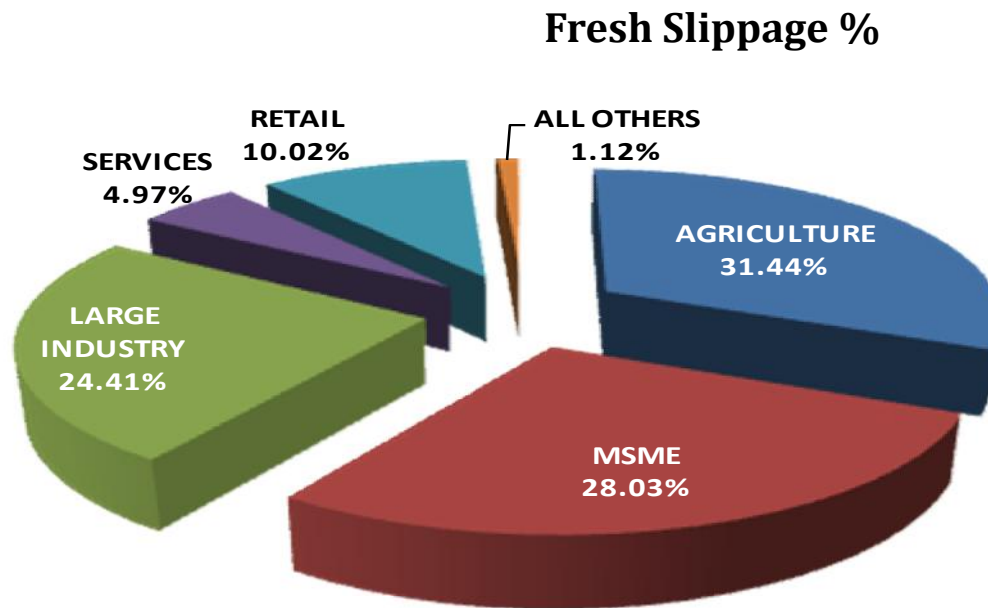






**Sector wise fresh slippages: (Rs. In crore)**

| Sector Wise    | Mar'19         | % of Total Slippages |
|----------------|----------------|----------------------|
| AGRICULTURE    | 886.28         | 31.44                |
| MSME           | 790.33         | 28.03                |
| LARGE INDUSTRY | 688.34         | 24.41                |
| SERVICES       | 140.21         | 4.97                 |
| RETAIL         | 282.57         | 10.02                |
| ALL OTHERS     | 31.67          | 1.12                 |
| <b>TOTAL</b>   | <b>2819.40</b> |                      |



**Industry wise fresh slippages:**

(Rs. In crore)

| Parameters    | Iron & Steel | Infrastructure | Textile | Power Generation | Gems & Jewellery | Oil Industry | Food Processing |
|---------------|--------------|----------------|---------|------------------|------------------|--------------|-----------------|
| NO OF ACCOUNT | 2            | 7              | 5       | 1                | 1                | 1            | 4               |
| AMOUNT        | 250.52       | 365.97         | 63.98   | 0.9              | 2.4              | 0.21         | 32.29           |





Rs. in crore

| Particulars   | Mar'18 |                    | Dec'18 |                    | Mar'19 |                    | Q-o-Q Variation | Y-o-Y Variation |
|---------------|--------|--------------------|--------|--------------------|--------|--------------------|-----------------|-----------------|
|               | Amt.   | % of Gross Advance | Amt.   | % of Gross Advance | Amt.   | % of Gross Advance |                 |                 |
| Standard      | 139873 | 84.04              | 130259 | 82.19              | 134847 | 82.45              | 4588            | -5026           |
| Sub-Standard  | 5547   | 3.33               | 6522   | 4.12               | 6559   | 4.01               | 37              | 1012            |
| Doubtful      | 18813  | 11.30              | 17899  | 11.29              | 16381  | 10.02              | -1518           | -2432           |
| Loss          | 2203   | 1.32               | 3798   | 2.40               | 5765   | 3.52               | 1967            | 3562            |
| Total NPA     | 26563  | 15.96              | 28219  | 17.81              | 28705  | 17.55              | 486             | 2142            |
| Total Advance | 166436 |                    | 158478 |                    | 163552 |                    | 5074            | -2884           |

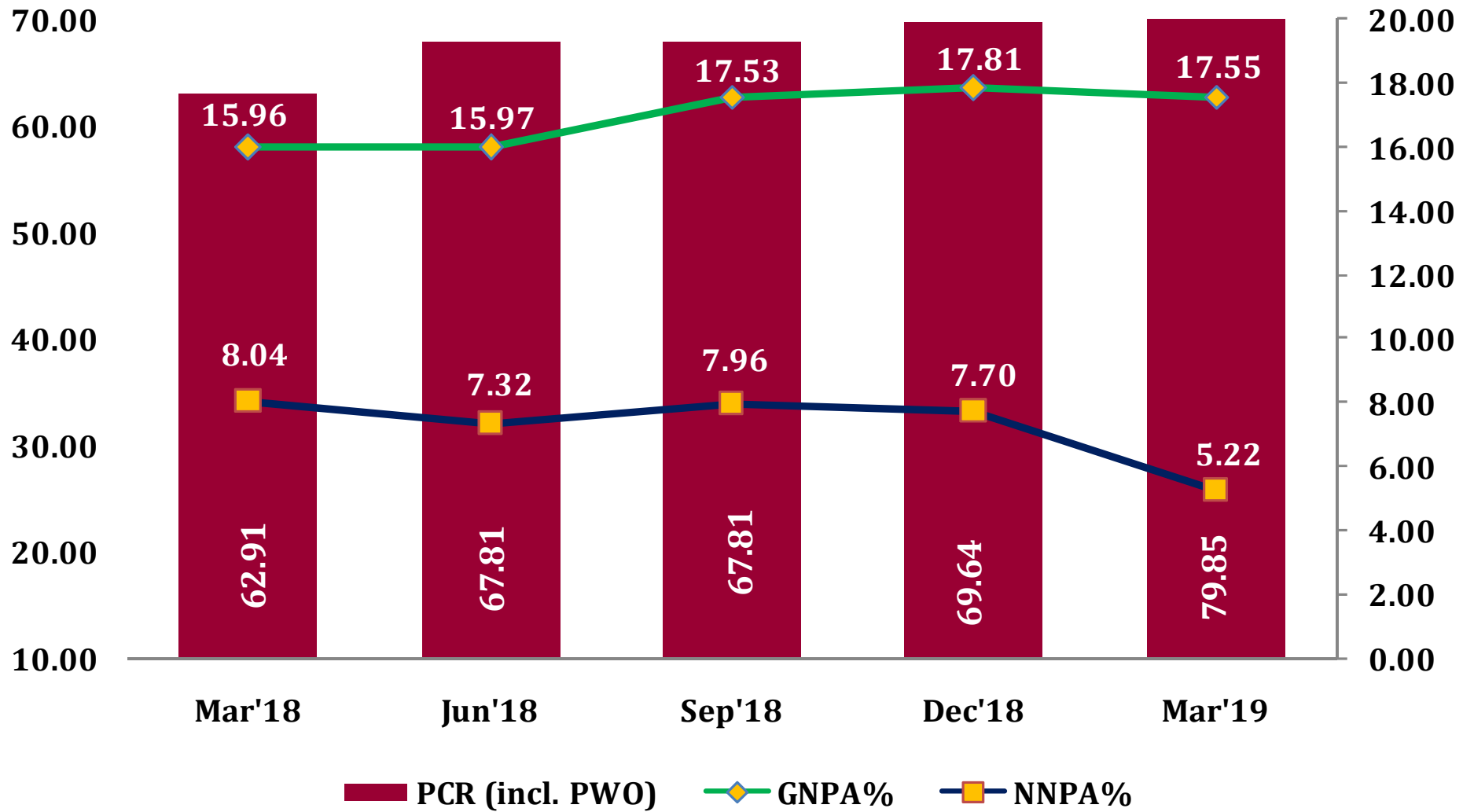




Rs. in crore

| Sl. | Parameters                               |                    | Dec'17 | Mar'18 | Sep'18 | Dec'18 | Mar'19 |
|-----|--|--------------------|--------|--------|--------|--------|--------|
| 1   | Total Advances                           |                    | 161792 | 166436 | 155378 | 158478 | 163552 |
| 2   | GNPA                                     | Amount (Rs. crore) | 23261  | 26563  | 27236  | 28219  | 28705  |
|     |  | Ratio              | 14.38  | 15.96  | 17.53  | 17.81  | 17.55  |
| 3   | NNPA                                     | Amount (Rs. crore) | 13647  | 12229  | 11083  | 10865  | 7419   |
|     |  | Ratio              | 8.97   | 8.04   | 7.96   | 7.70   | 5.22   |
| 4   | Provision Coverage Ratio (%) (inc. PWO)  |                    | 53.73  | 62.91  | 67.81  | 69.64  | 79.85  |
| 5   | Provision Coverage Ratio (%) (excl. PWO) |                    | 41.33  | 53.96  | 59.31  | 61.50  | 57.81  |







Rs. in crore

|                 | Total | PWO  | GNPA  | Provision<br>+PWO | PCR    |
|-----------------|-------|------|-------|-------------------|--------|
| <b>Domestic</b> | 24859 | 5345 | 19514 | 21552             | 86.70  |
| <b>Overseas</b> | 291   | 291  | 0     | 291               | 100.00 |
|                 | 25150 | 5637 | 19514 | 21843             | 86.85  |





Rs. in crore

| Parameters     | As on Mar'18 |                          | As on Dec'18 |                          | As on Mar'19 |                          |               |                        |
|----------------|--------------|--------------------------|--------------|--------------------------|--------------|--------------------------|---------------|------------------------|
|                | NPA          | % of NPA to Gross Credit | NPA          | % of NPA to Gross Credit | NPA          | % of NPA to Gross Credit | Advance       | % of NPA within sector |
| Agriculture    | 1603         | 0.96                     | 2756         | 1.74                     | 3128         | 1.91                     | 26212         | 11.94                  |
| MSME           | 4704         | 2.83                     | 3918         | 2.47                     | 3461         | 2.12                     | 26386         | 13.12                  |
| Large Industry | 15716        | 9.44                     | 16492        | 10.41                    | 16901        | 10.33                    | 44474         | 38.00                  |
| Services       | 2955         | 1.78                     | 3429         | 2.16                     | 3591         | 2.20                     | 37902         | 9.48                   |
| Retail         | 1097         | 0.66                     | 966          | 0.61                     | 971          | 0.59                     | 20150         | 4.82                   |
| All Others     | 488          | 0.29                     | 658          | 0.42                     | 652          | 0.40                     | 8429          | 7.74                   |
| <b>Total</b>   | <b>26563</b> |                          | <b>28219</b> |                          | <b>28705</b> |                          | <b>163552</b> |                        |





Rs. in crore

| Parameters       | As on Mar'18 |                          | As on Dec'18 |                          | As on Mar'19 |                          |
|------------------|--------------|--------------------------|--------------|--------------------------|--------------|--------------------------|
|                  | NPA          | % of NPA to Gross Credit | NPA          | % of NPA to Gross Credit | NPA          | % of NPA to Gross Credit |
| Iron & Steel     | 5516         | 3.31                     | 4087         | 2.58                     | 3927         | 2.40                     |
| Engineering      | 2150         | 1.29                     | 1173         | 0.74                     | 2157         | 1.32                     |
| Infrastructure   | 868          | 0.52                     | 1384         | 0.87                     | 1732         | 1.06                     |
| Textile          | 1582         | 0.95                     | 1479         | 0.93                     | 1394         | 0.85                     |
| Power Generation | 1955         | 1.17                     | 1892         | 1.19                     | 1837         | 1.12                     |
| Gems & Jewellery | 504          | 0.30                     | 714          | 0.45                     | 653          | 0.40                     |
| Oil Industry     | 302          | 0.18                     | 227          | 0.14                     | 301          | 0.18                     |
| Food Processing  | 624          | 0.38                     | 507          | 0.32                     | 488          | 0.30                     |
| Others           | 13061        | 7.85                     | 16756        | 10.57                    | 16216        | 9.91                     |
| <b>Total</b>     | <b>26563</b> | <b>15.96</b>             | <b>28219</b> | <b>17.81</b>             | <b>28705</b> | <b>17.55</b>             |

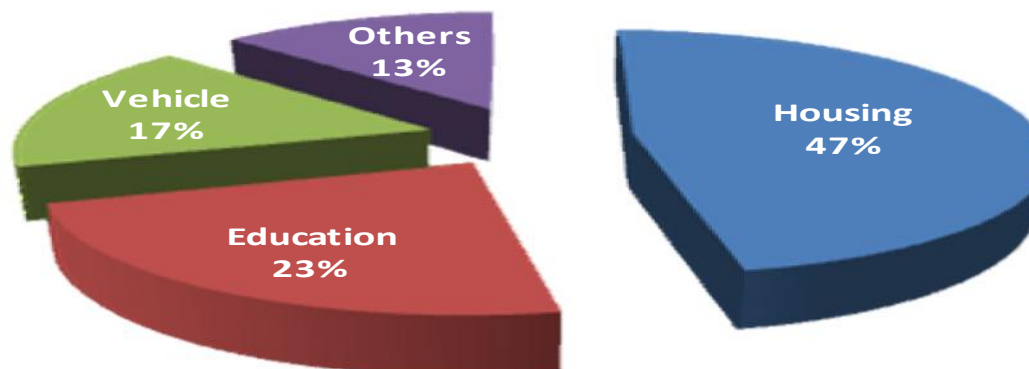




Rs. in crore

| Sectors                    | As on Mar'18  |            |              | As on Dec'18  |            |              | As on Mar'19  |            |              |
|----------------------------|---------------|------------|--------------|---------------|------------|--------------|---------------|------------|--------------|
|                            | Gross Advance | Sector NPA | Sector NPA % | Gross Advance | Sector NPA | Sector NPA % | Gross Advance | Sector NPA | Sector NPA % |
| <b>Total Retail Credit</b> | 17600         | 653        | 3.71         | 19599         | 966        | 4.93         | 20150         | 1078       | 5.35         |
| <b>Of Which</b>            |               |            |              |               |            |              |               |            |              |
| Housing                    | 12718         | 305        | 2.40         | 14334         | 475        | 3.31         | 14757         | 505        | 3.42         |
| Education                  | 1623          | 61         | 3.76         | 1627          | 183        | 11.23        | 1545          | 250        | 16.21        |
| Vehicle                    | 1468          | 159        | 10.82        | 1556          | 179        | 11.49        | 1530          | 183        | 11.98        |
| Others                     | 1791          | 128        | 7.17         | 2083          | 129        | 6.20         | 2319          | 139        | 5.99         |

**NPA Bifurcation as on Mar'19**







Rs. in crore

| Particulars   | Mar'18 | Dec'18 | Mar'19 |
|---|--------|--------|--------|
| Opening Standard Restructured Advances<br>(As on 31st March)            | 4656   | 945    | 945    |
| Add: Addition In Restructured Accounts                                  | 82     | 0      | 122    |
| Add: Upgradations   | 0      | 173    | 173    |
| Less: Downgradations  | 2289   | 252    | 391    |
| Less: Ceased To Attract   | 928    | 263    | 263    |
| Add/Less: Additional<br>Disbursement/Repayment/Write Off/Sale<br>To ARC | 576    | 83     | 91     |
| Closing Restructured Standard Advances                                  | 945    | 521    | 496    |





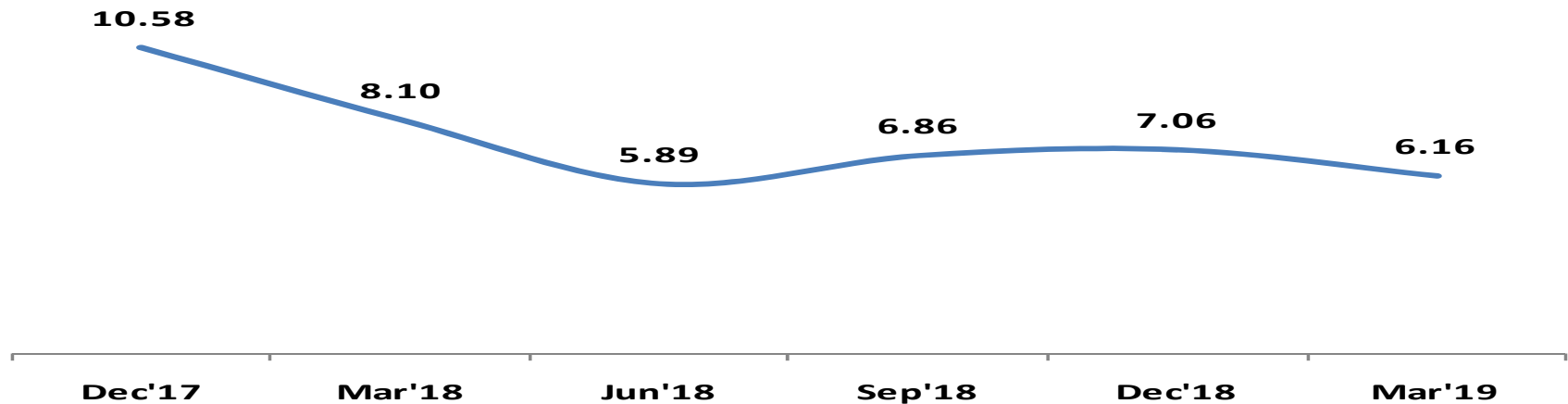
Rs. in crore

|                            | <b>Mar'18</b> | <b>Jun'18</b> | <b>Sep'18</b> | <b>Dec'18</b> | <b>Mar'19</b> |
|----------------------------|---------------|---------------|---------------|---------------|---------------|
| <b>Stressed Assets</b>     | <b>27508</b>  | <b>26210</b>  | <b>28078</b>  | <b>28739</b>  | <b>29201</b>  |
| <b>% to total advances</b> | <b>16.53</b>  | <b>16.70</b>  | <b>18.07</b>  | <b>18.13</b>  | <b>17.85</b>  |

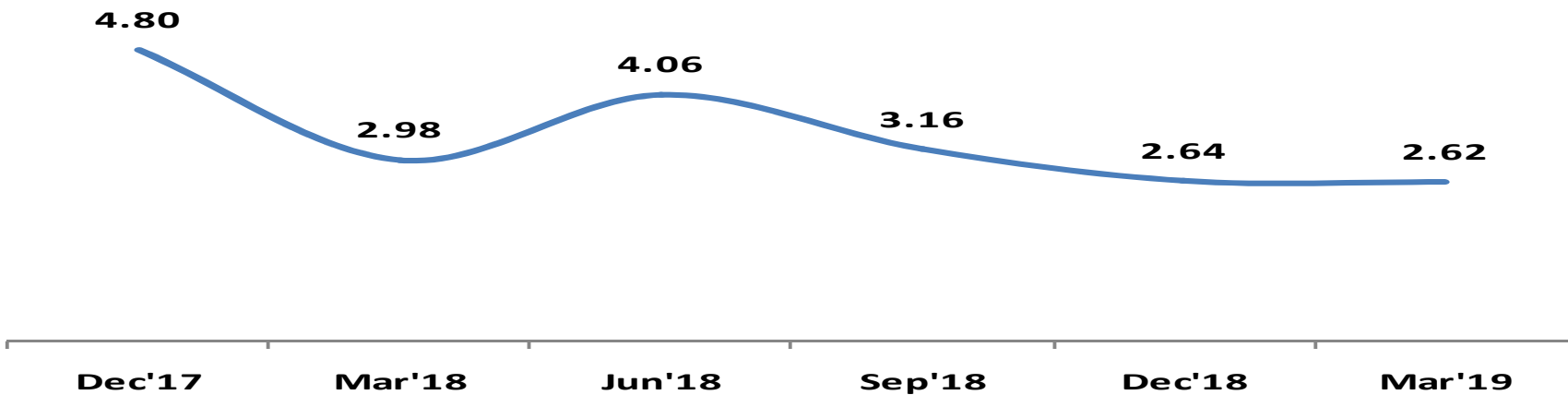




**% of SMA-I Portfolio to Domestic Advance**



**% of SMA-II Portfolio to Domestic Advance**





Rs. in crore

|                 | S4A    | SDR | 5/25    | Total   |
|-----------------|--------|-----|---------|---------|
| No. of accounts | 1      | 0   | 10      | 11      |
| Amount          | 279.38 | 0   | 3447.52 | 3726.90 |

| Sl. | Particulars          | No./<br>/Amount | Under<br>CDR | SME Debt | Others | Total |
|-----|----------------------|-----------------|--------------|----------|--------|-------|
| 1   | Standard<br>Advances | No.             | 0            | 725      | 2      | 727   |
|     |                      | Amount          | 0            | 149      | 347    | 496   |
|     | % to Gross<br>Credit |                 | 0.00         | 0.09     | 0.21   | 0.30  |





Rs. in crore

| Parameters     | As on Mar'18 |                   | As on Dec'18 |                   | As on Mar'19 |                   |
|----------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|
|                | Outstanding  | Of which Standard | Outstanding  | Of which Standard | Outstanding  | Of which Standard |
| Agriculture    | 0            | 0                 | 0            | 0                 | 0            | 0                 |
| MSME           | 44           | 44                | 31           | 31                | 149          | 149               |
| Large Industry | 901          | 901               | 489          | 489               | 347          | 347               |
| Retail         | 0            | 0                 | 0            | 0                 | 0            | 0                 |
| All Others     | 0            | 0                 | 0            | 0                 | 0            | 0                 |
| <b>Total</b>   | <b>945</b>   | <b>945</b>        | <b>521</b>   | <b>521</b>        | <b>496</b>   | <b>496</b>        |





Rs. in crore

| Parameters      | Outstanding as on Mar'19 | % share to Total Restructured | Of which Standard | % share to Total Standard Restructured |
|-----------------|--------------------------|-------------------------------|-------------------|--|
| Infrastructure  | 27                       | 5                             | 27                | 5                                      |
| Food Processing | 346                      | 70                            | 346               | 70                                     |
| Others          | 123                      | 25                            | 123               | 25                                     |
| <b>Total</b>    | <b>496</b>               |                               | <b>496</b>        |  |





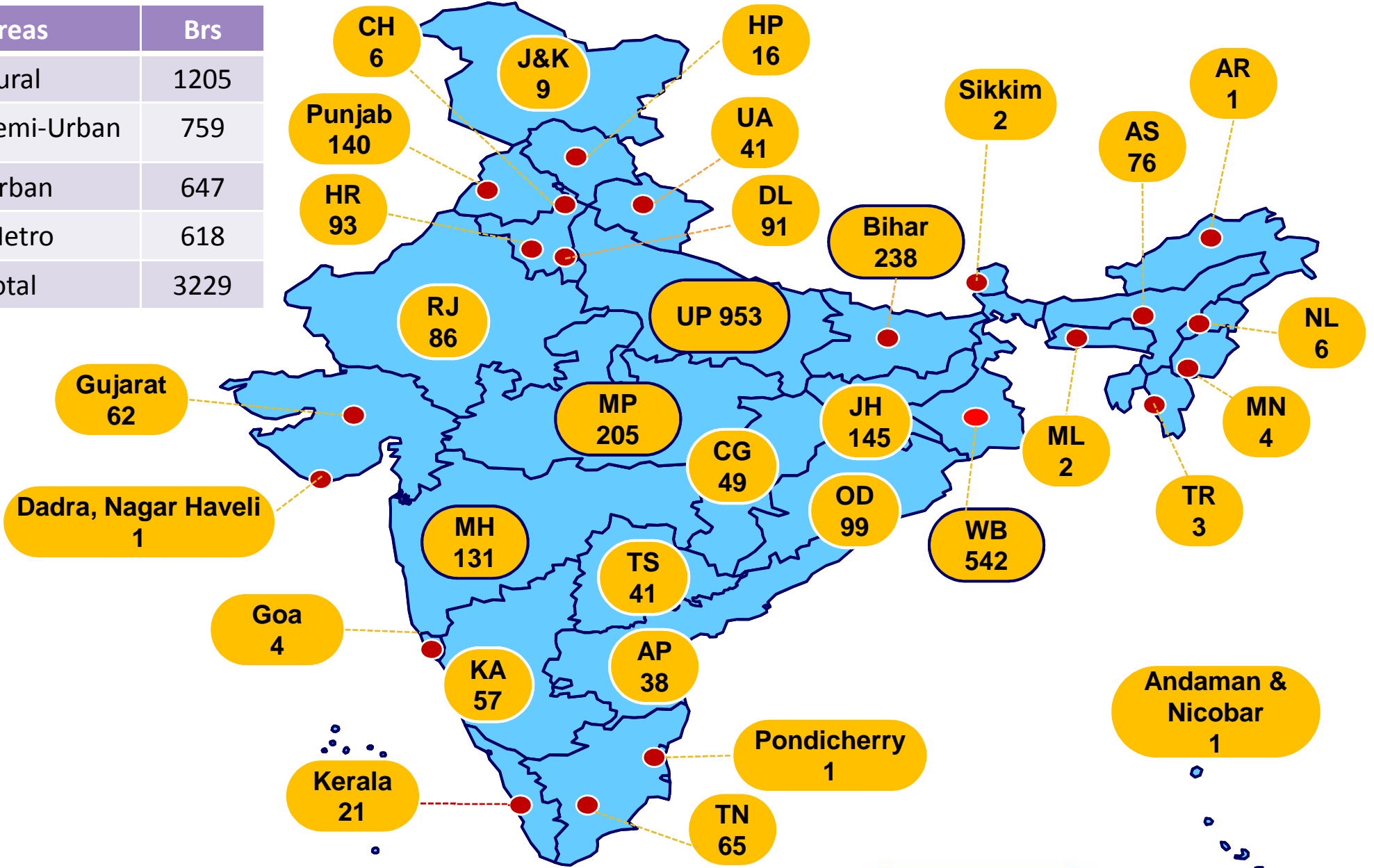
Rs. in crore

| Parameters   | Mar'18      | Jun'18      | Sep'18      | Dec'18      | Mar'19      |
|--------------|-------------|-------------|-------------|-------------|-------------|
|              | SMA2        | SMA2        | SMA2        | SMA2        | SMA2        |
| Power        | 2           | 2           | 7           | 0           | 0           |
| Road & EPC   | 375         | 3           | 298         | 199         | 308         |
| Iron &       | 25          | 29          | 66          | 38          | 26          |
| Textile      | 59          | 388         | 115         | 64          | 21          |
| Others       | 4204        | 5634        | 4225        | 3772        | 3854        |
| <b>Total</b> | <b>4665</b> | <b>6056</b> | <b>4711</b> | <b>4073</b> | <b>4209</b> |





| Areas        | Brs         |
|--------------|-------------|
| Rural        | 1205        |
| Semi-Urban   | 759         |
| Urban        | 647         |
| Metro        | 618         |
| <b>Total</b> | <b>3229</b> |







|               |              |              |             |
|---------------|--------------|--------------|-------------|
| <b>BCs</b>    | <b>5145</b>  | <b>6417</b>  | <b>6106</b> |
| <b>ATMs</b>   | <b>1,214</b> | <b>1,105</b> | <b>836</b>  |
| <b>Branch</b> | <b>3,245</b> | <b>3,245</b> | <b>3229</b> |



**FY17**



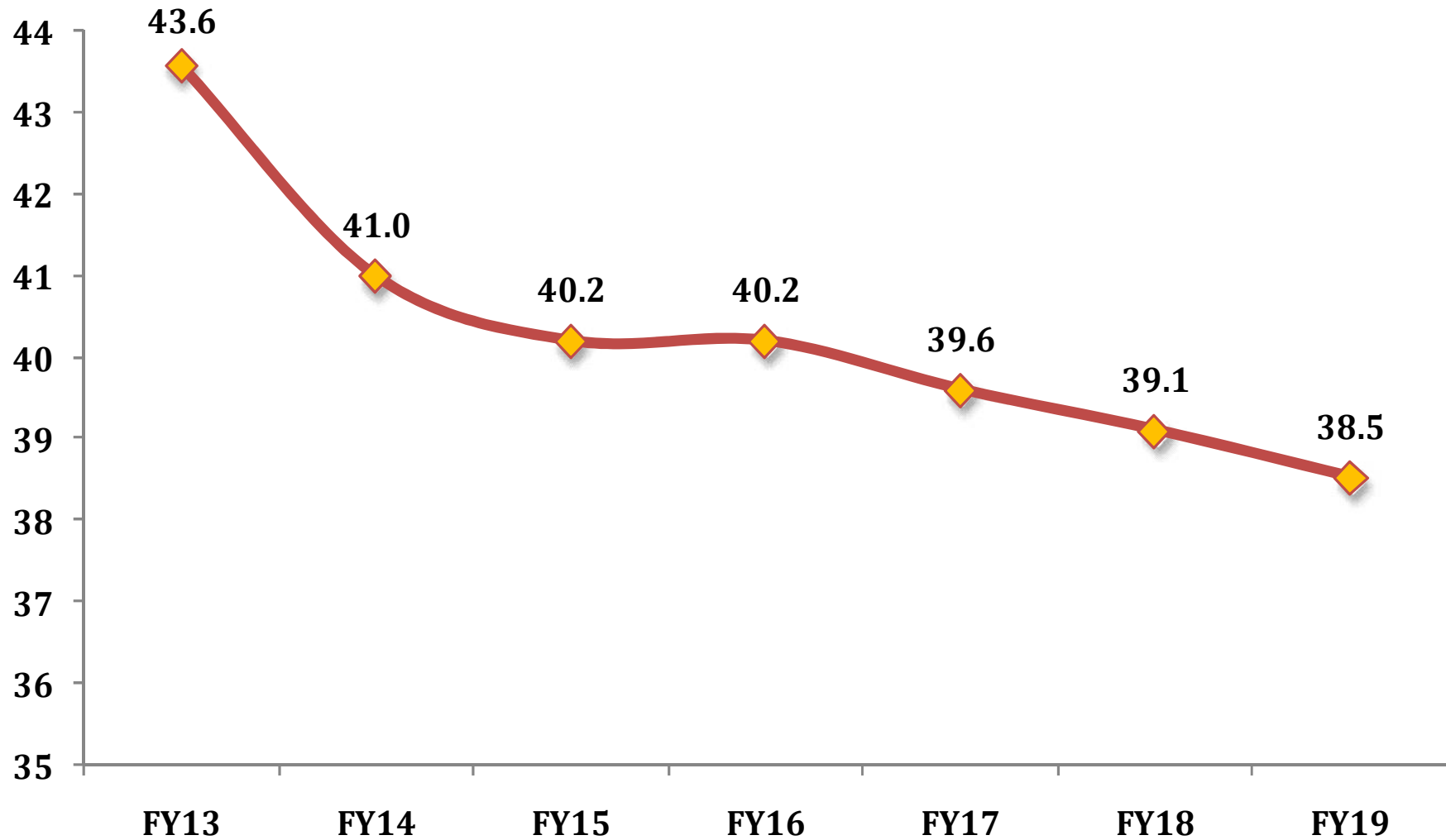
**FY18**



**FY19**

|                      |             |              |              |
|----------------------|-------------|--------------|--------------|
| <b>Total Network</b> | <b>9604</b> | <b>10767</b> | <b>10171</b> |
|----------------------|-------------|--------------|--------------|







| Particulars                          | Mar'18   | Dec'18  | Mar'19  | Y-o-Y (%) |
|--------------------------------------|----------|---------|---------|-----------|
| No Of Debit Cards*                   | 12646914 | 6900773 | 6086159 | ↓ -51.88  |
| Net Banking (No Of Customer Reg.)    | 1281327  | 1460355 | 1515113 | ↑ 18.25   |
| Mobile Banking (No Of Customer Reg.) | 207653   | 233169  | 235253  | ↑ 13.29   |
| No Of ATM**                          | 1105     | 1006    | 836     | ↓ -24.34  |
| No Of E - Lounge                     | 187      | 187     | 187     |           |
| BHIM UPI                             | 374093   | 512828  | 571781  | ↑ 52.84   |

*\* Non-chip cards under process of re-carding and are being sent to customers*

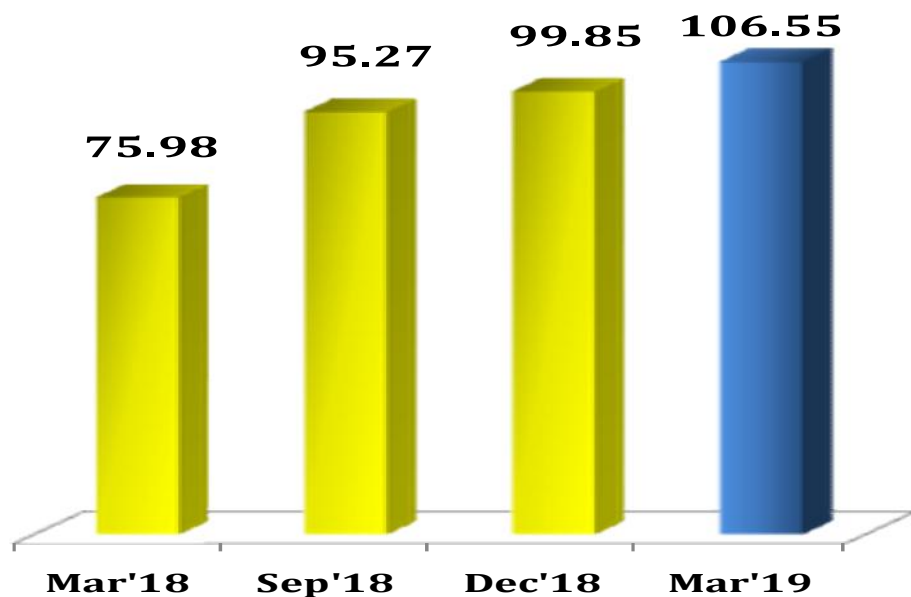
*\*\*Three vendors(under MOF scheme)have opted out. We are in the process of replacing by our own 1000 machines.*



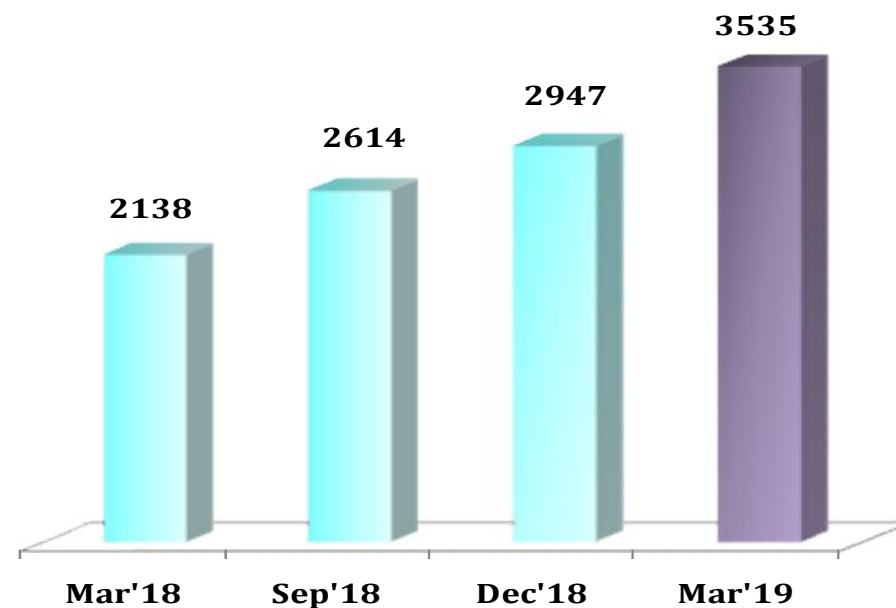


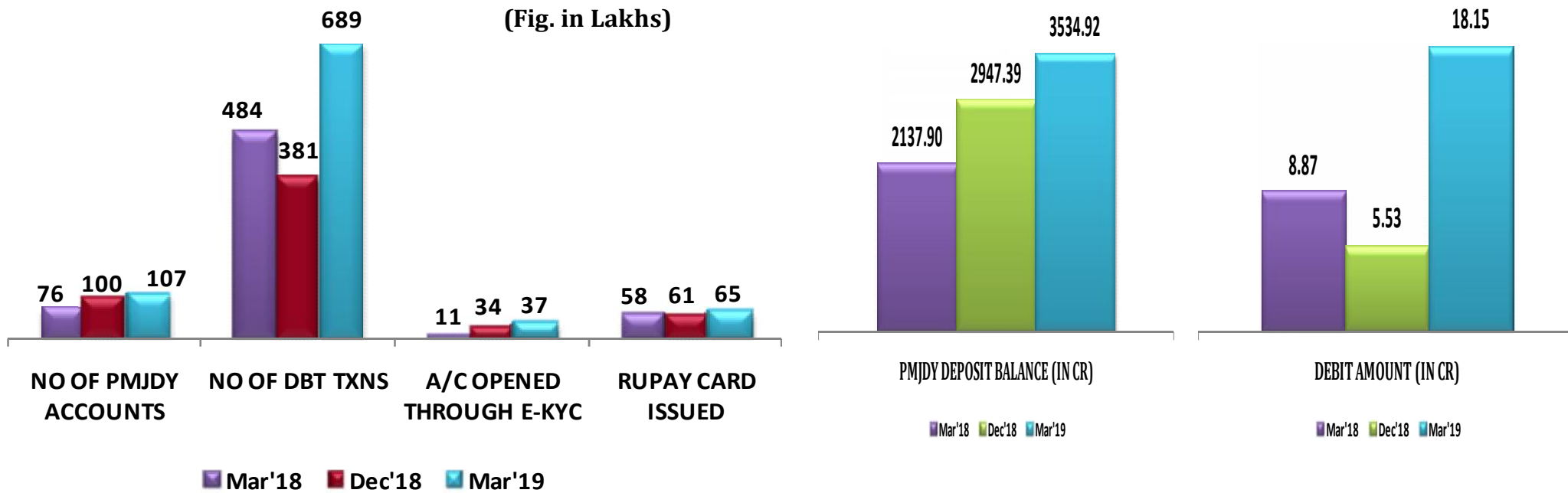
| Particulars                                 | Mar'18         | Sep'18         | Dec'18         | Mar'19         |
|---|----------------|----------------|----------------|----------------|
| FI Accounts Bank<br>(in lakh)               | 142.98         | 161.55         | 166.96         | 174.27         |
| SB (PMJDY) Deposit<br>(Rs crore)            | 2164.58        | 2712.88        | 3071.18        | 3716.29        |
| Retail Term Deposit<br>(Rs crore)           | 2512.11        | 3204.16        | 3420.12        | 3900.68        |
| <b>Total Deposit Balance<br/>(Rs crore)</b> | <b>4676.69</b> | <b>5917.04</b> | <b>6491.30</b> | <b>7616.97</b> |

**PMJDY Accounts (in lakh)**



**Balance in PMJDY Accounts (Rs. crore)**







**Jan Suraksha Schemes Enrolment (No. in Lakhs)**



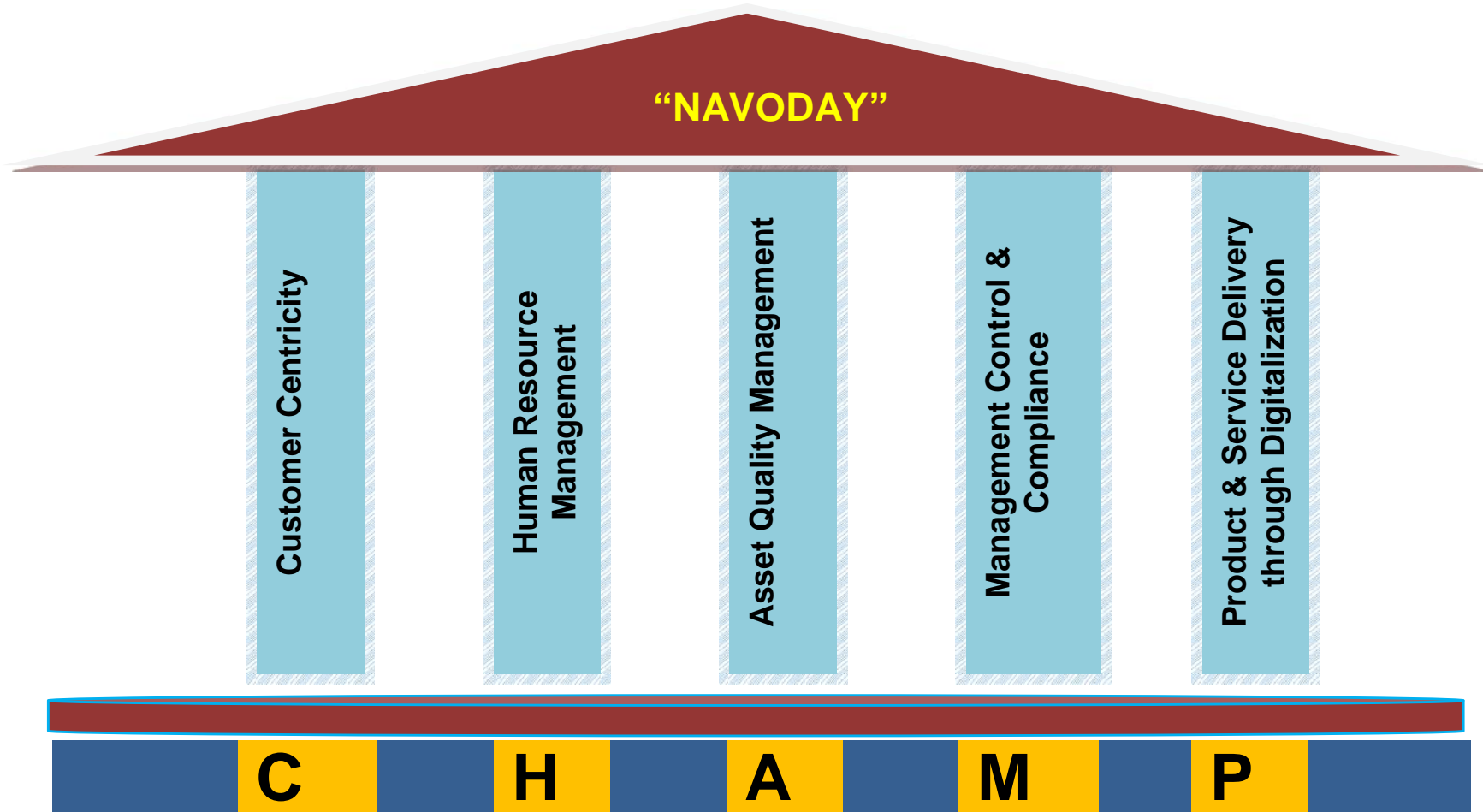


|  | PARAMETERS                             |  | Bank as a whole |
|---|--|--|-----------------|
|   | Disbursement Target (Rs. crore) (FY19) |  | 3350            |
|   | Amount Sanctioned (Rs. crore) FY19     |  | 2974.59         |
|   | Achievement % (Sanction)               |  | 88.79%          |
|   | Amount Disbursed (Rs. crore) FY19      |  | 2958.03         |
|   | Achievement % (Disbursement)           |  | 88.29%          |

(Rs in crores)

|  | Since inception |                 |                | From 01.04.18 to 31.03.19 |                 |                |
|---|-----------------|-----------------|----------------|---------------------------|-----------------|----------------|
|   | No. of A/cs     | Amt. Sanctioned | Amt. Disbursed | No. of A/cs               | Amt. Sanctioned | Amt. Disbursed |
|   | 1579            | 423.62          | 326.19         | 53                        | 13.20           | 8.19           |





**Project "NAVODAY" stands on five pillars, with roles and responsibilities defined for the Corporate Offices and Field employees, which will uniformly distribute the sharing of responsibilities amongst us.**





**Customer Centricity**

Better customer service by way of reduced Turn around time, increasing the efficiency and positioning our products as per customer requirements will go a long way in this regard.

**Human Resource Management**

Nurturing the human resource in a judicious manner gives quality return and a sense of belonging which directly translates into good business development.

**Asset Quality Management**

To ensure the quality of assets the concept of dedicated processing centres for loan proposals and specified branches have been suggested which will enable the field employees to ensure the inclusion of quality assets in the Bank.

**Management Control & Compliance**

Proper control and compliance helps in initiation and sustenance of quality assets as also the precious human resource for the bank. So today's banking should be business development within the framework of control and compliance.

**Products and Service Delivery through Digitalization**

Digitization is the need of the hour, for onboarding the present tech savvy generation as also servicing the existing clientele multifarious digital products along with their seamless delivery to go a long way in customer satisfaction.







**Village Mohalla Contact Program:** To spread financial literacy and impart awareness about various products and services of our bank.



**Each One Reach One:** Every employee has to reach at least one borrower/ NPA accounts for NPA reduction and improving quality of advances.



**Co-Branded Credit Card:** To enhance our customer service by offering new range of products.



**Call Centre:** To enhance our customer service which subsequently will increase our business avenues.



**Tie up with SBI Life:** Bank customers will now have options to choose from the range of plans / products available through the channel partner SBI Life.





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|---|--|--|

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155 days | 333 days  
Valid upto 31.03.2020

**RATE OF INTEREST**  
6.50% for 155 days | 6.75% for 333 days  
Minimum Rs. 10,000 and Maximum Rs. 2 Crores



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Shri SVLN Nageswara Rao, General Manager of our Bank has been awarded by PFRDA as "Exemplary Eight" Best Performing General Manager for their APY registration campaign in January 2019.



Bank was awarded Banking Technology 2019 awards by IBA at a function held at Mumbai on the following parameters : 1) Best Payment Initiatives (2) Best Financial Inclusion Initiatives (3) Most Innovative Product using Technology



FGM New Delhi Shri Vikas Kumar received "Leadership Capital" award on behalf of our Hon'ble MD & CEO Shri CH S S Mallikarjuna Rao conferred by PFRDA/DFS on 23.01.2019 at New Delhi for mobilizing 27355 number of new APY Subscribers during the Campaign period 12.11.18 to 30.11.18.



Bank Received award of "Makers of Excellence-ME-2.0" in Financial year 2018-19 from PFRDA





Rs. in crore

| Particulars              | March -2019 Qtr<br>(Actual) | March -2019 Qtr<br>(EASE) | Variation | FY 19<br>(Actual) | FY 19<br>(EASE) | Variation |
|--------------------------|-----------------------------|---------------------------|-----------|-------------------|-----------------|-----------|
| Gross Advance            | 163552                      | 158000                    | 5552      | 163552            | 158000          | 5552      |
| Deposit                  | 214335                      | 207000                    | 7335      | 214335            | 207000          | 7335      |
| Interest Income          | 4037                        | 4139                      | -102      | 16864             | 16385           | 479       |
| Interest Expenses        | 2779                        | 2847                      | -68       | 11353             | 11583           | -230      |
| Non Interest Income      | 566                         | 737                       | -171      | 1700              | 2770            | -1070     |
| Operating Expenses       | 1190                        | 1245                      | -55       | 4444              | 4590            | -146      |
| Operating Profit         | 634                         | 783                       | -149      | 2767              | 2982            | -215      |
| Provisions               | 4468                        | 1021                      | 3447      | 11101             | 7587            | 3514      |
| Net Profit/(Loss)        | -3834                       | -238                      | -3596     | -8334             | -4602           | -3732     |
| Cost to Income Ratio (%) | 65.22                       | 61.36                     | 3.86      | 61.63             | 60.62           | 1.01      |





## Rising for a Change, Changing to Rise

A Bank with historic lineage driven by young task force offering technology driven products suitable for every segment of society and demographic reach.





Rs. in crore

**BUSINESS**

| Parameters   |                | Projections |         |        |         |        |         |
|--------------|----------------|-------------|---------|--------|---------|--------|---------|
|              |                | Mar'20      | Y-o-Y % | Mar'21 | Y-o-Y % | Mar'22 | Y-o-Y % |
| Business Mix | Total Business | 410500      | 9.00    | 448000 | 9.00    | 493000 | 10.00   |
|              | Total Deposit  | 235500      | 9.00    | 258000 | 10.00   | 283000 | 10.00   |
|              | Total Advances | 175000      | 9.00    | 190000 | 9.00    | 210000 | 11.00   |
|              | CD Ratio       | 74.31       |         | 73.64  |         | 74.20  |         |





Rs. in crore

**BUSINESS**

| Parameters  |                  | Projections |         |        |         |        |         |
|-------------|------------------|-------------|---------|--------|---------|--------|---------|
|             |                  | Mar'20      | Y-o-Y % | Mar'21 | Y-o-Y % | Mar'22 | Y-o-Y % |
| Deposit Mix | CASA             | 115500      | 10.00   | 128000 | 11.00   | 141000 | 10.00   |
|             | Current Excl     | 12000       | 20.00   | 14000  | 17.00   | 16000  | 14.00   |
|             | Savings          | 103500      | 9.00    | 114000 | 10.00   | 125000 | 10.00   |
|             | Out of which,    | 17000       | 17.00   | 19500  | 15.00   | 22000  | 13.00   |
|             | CASA %           | 49.00       |         | 50.00  |         | 50.00  |         |
|             | Term Deposit     | 120000      | 7.53    | 130000 | 8.33    | 142000 | 9.23    |
| Credit Mix  | RAM              | 84500       | 11.00   | 94700  | 12.00   | 106450 | 12.00   |
|             | Retail Credit    | 24000       | 20.00   | 29300  | 22.00   | 35750  | 22.00   |
|             | Out of which,    | 900         | 22.00   | 1100   | 22.00   | 1350   | 23.00   |
|             | Agriculture      | 29700       | 6.00    | 31500  | 6.00    | 33400  | 6.00    |
|             | Out of which,    | 10000       | 9.00    | 11000  | 10.00   | 12300  | 12.00   |
|             | MSME (Mid-       | 30800       | 10.00   | 33900  | 10.00   | 37300  | 10.00   |
|             | Out of           | 3960        | 20.00   | 4750   | 20.00   | 5700   | 20.00   |
|             | Others/Corporate | 90500       | 7.74    | 95300  | 5.30    | 103550 | 8.66    |
|             | Corporate to     | 51.71       |         | 50.16  |         | 49.31  |         |





### **Business Growth:**

Bank is looking at a modest business growth of 9% during FY20 through focus on consolidating CASA base & increasing dependency under retail sector.

### **Slippage:**

We expect slippage to moderate and to be contained at approximately 1% per quarter.

### **Recovery/Resolution:**

Dedicated SAM verticals are in place to ensure recovery of around Rs 2000 crores/quarter.

### **Earnings:**

We expect the Bank to break even during Q1FY20 and thereafter to post Net Profits consistently. The NIM is expected to be around 2.65% and visible improvement in Cost to Income Ratio.

### **Capital Raising Plans:**

The Bank shall be requiring to augment growth capital during the year and has obtained board approval for raising equity capital up to Rs 4000 crores through various modes during the year.







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Thank  
you



Har Kadam  
aap ke Saath

