



ఆంధ్రబ్యాంక్

(భారత ప్రభుత్వ సంస్థ)

आन्ध्रा बैंक

(भारत सरकार का उपक्रम)

Andhra Bank

(A Govt. of India Undertaking)

आन्ध्रा बैंक

Andhra Bank

प्रधान कार्यालय

Head Office

"डॉ. पट्टाभि भवन"

"Dr. Pattabhi Bhavan"

5-9-11, सैफाबाद

5-9-11, Saifabad,

हैदराबाद - 500 004

Hyderabad - 500 004.

विभाग DEPT: Merchant Banking Division
Telefax 040-23230883; Tel.No.040-23252371
E-mail: mbd@andhrabank.co.in

Lr. No. 666/25/694A/267

Dt: 11.02.2020

Bombay Stock Exchange Limited
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai – 400001

The National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai - 400051

Scrip Code: 532418

Symbol: ANDHRA BANK

Sir / Madam

Sub: Intimation of Investors / Analysts meet

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform that, the details of the Investors / Analysts meet are as under:

Day and Date of the meet	Purpose	Venue
Wednesday, February 12, 2020	To discuss the Financial Results for the Third quarter and Nine Months ended December 31, 2019.	Mumbai

The aforesaid information will also be disclosed on the website of the Bank www.andhrabank.in

We also enclose a copy of the presentation to be made to Analysts / Institutional Investors in this regard.

This is for your information.

Yours Faithfully,

(Raghuram Mallela)

Company Secretary and Compliance Officer





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आन्ध्रा बैंक
Andhra Bank

భారతీయుల బ్యాంక్ देशवासियों का बैंक Where India Banks

Presentation to Analysts – December 2019

SAFE HARBOUR

Certain statements in these slides/ presentation may be forward looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances.

Actual outcomes may differ materially from those included in these statements due to variety of factors.

Key Business Performance Highlights

- The Net Profit of the Bank stood at Rs.285 Cr for the period ended Dec 2019 and at Rs.163 Cr for the Quarter ended Dec 2019
- NIM of the Bank improved to 3.40% (Dec 19-Qtr) from 3.36% (Dec-18 Qtr)
- Total Business increased by 2.71% YoY
- Total Advances increased by 4.24% YoY
- Personal Loans segment increased by 5.05% YoY
- Agri-Credit increased by 2.99% YoY
- CASA increased by 6.16% YoY & CASA Ratio improved to 32.77% (Dec-19) from 31.32% (Dec-18)
- PCR improved to 73.62% (Dec-19) from 68.47% (Dec-18)
- Further improved the efficiency in Risk Weighted Assets - from Rs.1,38,860 Cr (80.70% of Advances) in Dec-18 to Rs.1,35,763 Cr (75.70% of Advances) in Dec-19.

Financials – Net Profit

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter Ended					% Variance of Dec 2019 Over				Period Ended		
		Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 18	Dec 19	% Variance
1	Interest Income	18,932	4,796	4,853	4,962	4,958	4,937	2.94	1.73	-0.50	-0.42	14,079	14,857	5.53
2	Interest Expenses	12,224	3,098	3,032	3,311	3,264	3,162	2.07	4.29	-4.50	-3.13	9,192	9,737	5.93
3	Net Interest Inc.	6,708	1,698	1,821	1,651	1,694	1,775	4.53	-2.53	7.51	4.78	4,887	5,120	4.77
4	Other Income	2,045	525	461	475	644	658	25.33	42.73	38.53	2.17	1,584	1,777	12.18
5	Operating Exp.	3,730	994	994	950	952	1,044	5.03	5.03	9.89	9.66	2,736	2,946	7.68
6	Operating Profit	5,023	1,229	1,288	1,176	1,386	1,389	13.02	7.84	18.11	0.22	3,735	3,951	5.78
7	Provisions (Ex. Tax)	7,434	1,653	2,512	1,041	1,245	1,154	-30.19	-54.06	10.85	-7.31	4,922	3,440	-30.11
8	Taxes	375	155	10	83	71	72	-53.55	620.00	-13.25	1.41	365	226	-38.08
9	Net Profit/(Loss)	(2,786)	(579)	(1,234)	52	70	163	-	-	-	-	(1,552)	285	-

Financials – Total Income (1/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended					% Variance of Dec 2019 Over				Period Ended		
		Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 18	Dec 19	% Variance
1	INTEREST INCOME	18,932	4,796	4,853	4,962	4,958	4,937	2.94	1.73	-0.50	-0.42	14,079	14,857	5.53
	Advances	14,172	3,649	3,662	3,805	3,826	3,801	4.17	3.80	-0.11	-0.65	10,511	11,432	8.76
	-Average Advances	1,65,923	1,68,568	1,72,812	1,78,522	1,78,396	1,76,272	4.57	2.00	-1.26	-1.19	1,63,668	1,77,727	8.59
	-Yield on Advances%	8.54	8.59	8.59	8.57	8.53	8.58					8.52	8.56	-
	Investment	4,558	1,113	1,113	1,117	1,093	1,096	-1.53	-1.53	-1.88	0.27	3,445	3,306	-4.03
	- Average Coupon Bearing Investments	62,524	61,008	60,826	60,458	59,445	59,239	-2.90	-2.61	-2.02	-0.35	63,080	59,711	-5.34
	- Yield on Investments %	7.47	7.42	7.51	7.56	7.51	7.49					7.42	7.52	-
	Others	202	34	78	40	39	40	17.65	-48.72	0.00	2.56	123	119	-
2	OTHER INCOME	2,045	525	461	475	644	658	25.33	42.73	38.53	2.17	1,584	1,777	12.18
	Non-Int. Inc. (slide6)	1,961	510	439	470	515	525	2.94	19.59	11.70	1.94	1,522	1,510	-0.79
	Profit on Sale of Inv.	84	15	22	5	129	133					62	267	-
	TOTAL INCOME (1+2)	20,977	5,321	5,314	5,437	5,602	5,595	5.15	5.29	2.91	-0.12	15,663	16,634	6.20

Financials – Total Income (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended					% Variance of Dec 2019 Over				Period Ended		
			Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 18	Dec 19
	Non-Int. Inc.	1,961	510	439	470	515	525	2.94	19.59	11.70	1.94	1,522	1,510	-0.79
1	Comm./ Exc.	612	163	154	127	154	154	-5.52	0.00	21.26	0.00	458	435	-5.02
2	Processing Fees	262	69	78	44	62	63	-8.70	-19.23	43.18	1.61	184	169	-8.15
3	Rec. in TWO	138	15	14	6	7	57	280.00	307.14	850.00	714.29	124	70	-43.55
4	PSLC Fee	121	10	10	106	20	0	-	-	-	-	111	126	13.51
5	Debit Card Fees	91	26	18	17	17	27	3.85	50.00	58.82	58.82	73	61	-16.44
6	Appraising Fees	77	19	17	20	25	21	10.53	23.53	5.00	-16.00	60	66	10.00
7	Others	660	208	148	150	230	203	-2.40	37.16	35.33	-11.74	512	583	13.87

Financials – Total Expenses (1/2)

Rs. in Crore

SI	Particulars	Year Ended	Quarter ended					% Variance of Dec 2019 Over				Period Ended		
		Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 18	Dec 19	% Variance
1	Interest Expense	12,224	3,098	3,032	3,311	3,264	3,162	2.07	4.29	-4.50	-3.13	9,192	9,737	5.93
	Deposits	11,476	2,943	2,901	3,119	3,137	3,013	2.38	3.86	-3.40	-3.95	8,575	9,269	8.09
	- Average Total Deposits	2,07,553	2,08,450	2,12,224	2,17,928	2,17,098	2,17,316	4.25	2.40	-0.28	0.10	2,06,025	2,17,446	5.54
	- Cost of Total Deposits %	5.53	5.6	5.54	5.76	5.75	5.52					5.52	5.67	-
	Borrowings	270	66	45	24	14	15	-77.27	-66.67	-37.50	7.14	225	53	-76.44
	Others	478	89	86	168	113	134	50.56	55.81	-20.24	18.58	392	415	5.87
2	Operating Exp.	3,730	994	994	950	952	1,044	5.03	5.03	9.89	9.66	2,736	2,946	7.68
	Staff Exp.(Salaries, Rent paid Quarters, Others)	1,493	376	399	382	392	400	6.38	0.25	4.71	2.04	1,095	1174	7.21
	Staff Prov.(Gratuity, Leave encashment, Pension)	748	252	214	147	164	271	7.54	26.64	84.35	65.24	533	582	9.19
	Discount on ESPS	0	0	0	64	0	0					0	64	-
	Other Exp. (slide 8)	1,489	366	381	357	396	373	1.91	-2.10	4.48	-5.81	1,108	1,126	1.62
	TOTAL EXPENSES (1+2)	15,954	4,092	4,026	4,261	4,216	4,206	2.79	4.47	-1.29	-0.24	11,928	12,683	6.33

Financials – Total Expenses (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended					% Variance of Dec 2019 Over				Period Ended		
			Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 18	Dec 19
	Other Expenses	1,489	366	381	357	396	373	1.91	-2.10	4.48	-5.81	1,108	1,126	1.62
1	Rent, Taxes & Lighting	308	76	78	75	84	78	2.63	0.00	4.00	-7.14	230	237	3.04
2	Insurance	218	54	54	54	54	55	1.85	1.85	1.85	1.85	164	164	-
3	ATM Tran.Fee	147	45	17	38	40	41	-8.89	141.18	7.89	2.50	129	119	-7.75
4	Repairs & Maintenance	127	32	29	31	40	34	6.25	17.24	9.68	-15.00	97	104	7.22
5	Depreciation	131	35	34	34	33	33	-5.71	-2.94	-2.94	0.00	97	100	3.09
6	Postage/ Phone	54	11	13	14	11	12	9.09	-7.69	-14.29	9.09	41	36	-12.20
7	Security Exp	61	13	18	18	13	13	0.00	-27.78	-27.78	0.00	43	44	2.33
8	Others	443	100	138	93	121	107	7.00	-22.46	15.05	-11.57	307	321	4.56

Financials – Provisions & Net Results

Rs. in Crore

SI	Particulars	Year Ended	Quarter ended					% Variance of Dec 2019 Over					Period Ended		
			Mar 19	Dec 18	Mar 19	Jun19	Sep 19	Dec 19	Dec 18	Mar 19	Jun 19	Sep19	Dec 18	Dec 19	% Variance
1	Operating Profit	5,023	1,229	1,288	1,176	1,386	1,389	13.02	7.84	18.11	0.22	3,735	3,951	5.78	
2	Total Provisions	7,809	1,808	2,522	1,124	1,316	1226	-32.19	-51.39	9.07	-6.84	5,287	3666	-30.66	
	NPA	6,674	1,790	2,341	923	1,069	1,028	-42.57	-56.09	11.38	-3.84	4,333	3,020	-30.30	
	Std/ Restr. Adv.	-33	-25	25	0	15	45	-	-	-	-	-58	60	-	
	Investments	489	-204	90	94	77	49	-	-	-	-	399	220	-44.86	
	Others	304	92	56	24	84	32	-65.22	-42.86	33.33	-61.90	248	140	-43.55	
	Tax	375	155	10	83	71	72	-53.55	620.00	-13.25	1.41	365	226	-38.08	
3	Net Profit/(Loss)	(2,786)	(579)	(1,234)	52	70	163	-	-	-	-	(1,552)	285	-	

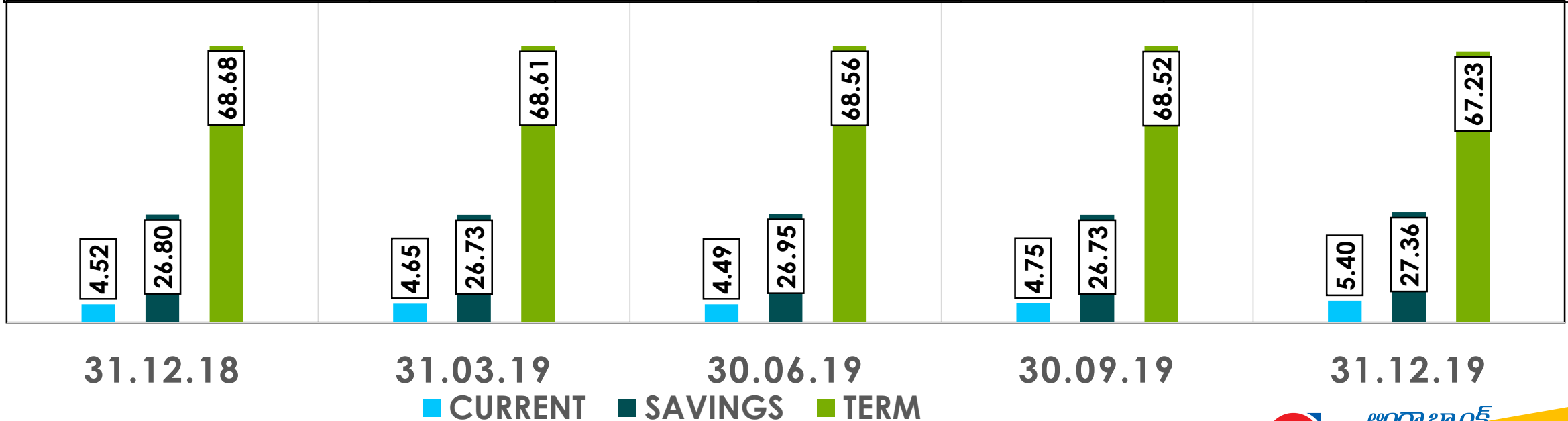
Financials – Key Ratios

Sl	Particulars	Year Ended	Quarter ended					Period Ended	
		Mar19	Dec 18	Mar19	Jun19	Sep 19	Dec 19	Dec 18	Dec 19
1	Cost of Deposits %	5.53	5.60	5.54	5.76	5.75	5.52	5.52	5.67
2	Cost of Funds %	4.80	4.83	4.72	4.92	4.89	4.73	4.83	4.85
3	Yield on Advances %	8.54	8.59	8.59	8.57	8.53	8.58	8.52	8.56
4	Yield on Investments %	7.47	7.42	7.51	7.56	7.51	7.49	7.42	7.52
5	Yield on Funds %	7.44	7.47	7.56	7.38	7.43	7.39	7.40	7.40
6	Net Int. Margin %	3.31	3.36	3.49	3.13	3.23	3.40	3.25	3.25
7	Return on Assets %	-1.09	-0.90	-1.92	0.08	0.11	0.24	-0.82	0.14
8	Return on Equity %	-36.97	-33.43	-56.36	2.05	2.74	6.30	-29.80	3.72
9	Cost to Inc. Ratio %	42.61	44.71	43.55	44.68	40.71	42.91	42.28	42.71
10	EPS in Rs.	-19.01	-13.77	-27.57	0.70	0.94	2.18	-15.22	1.27
11	Book value in Rs.	34.29	43.82	34.29	34.25	34.38	34.87	43.82	34.87

Composition of Deposits

Rs. in Crore

Type of Deposit	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	Variance (Y-o-Y) %
Current Deposits	9,656	10,230	9,744	10,349	11,713	21.30
Savings Deposits	57,239	58,768	58,398	58,265	59,301	3.60
CASA	66,895	68,998	68,142	68,614	71,014	6.16
Term Deposits	1,46,658	1,50,823	1,48,579	1,49,356	1,45,708	-0.65
TOTAL	2,13,553	2,19,821	2,16,721	2,17,970	2,16,722	1.48



Composition of Advances

Rs. in Crore

SECTOR	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	Variance (Y-o-Y) %
Total Advances	1,72,063	1,78,690	1,80,258	1,77,099	1,79,353	4.24
Retail Portfolio	1,07,084 (62.24)	1,10,822 (62.02)	1,09,247 (60.61)	1,09,693 (61.94)	1,09,979 (61.32)	2.70
Personal Loan Segment	40,979 (23.82)	40,985 (22.94)	41,261 (22.89)	42,179 (23.81)	43,049 (24.00)	5.05
Agriculture	34,736 (20.19)	36,961 (20.68)	37,135 (20.61)	35,961 (20.31)	35,775 (19.95)	2.99
MSME	31,369 (18.23)	32,876 (18.40)	30,851 (17.11)	31,553 (17.82)	3,1155 (17.37)	-0.68
Corporate	64,979 (37.76)	67,868 (37.98)	71,011 (39.39)	67,406 (38.06)	69,374 (38.68)	6.76

Figures in Brackets indicate % of Sector wise advances to Total Advances

Retail Portfolio - Personal Loan Segment

Rs. in Crore

Category	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	Variance (YoY)%
Housing Loans	19,589	20,105	20,373	20,643	20,795	6.16
Non Agri. Gold Loan	3,231	3,062	3,175	3,292	3,601	11.45
Property Term Loan	5,696	5,612	5,622	5,656	5,761	1.14
Vehicle Loans	1,764	1,726	1,689	1,635	1,648	-6.57
Educational Loans	2,447	2,410	2,380	2,394	2,343	-4.26
Clean/ Consumer Loan	1,004	970	927	908	900	-10.35
Loan Against Dep.	1,002	1,022	924	1,014	1,413	41.01
Credit Card O/s	402	380	444	442	464	15.42
Other Personal Loans	5,844	5,698	5,727	6,195	6,124	4.79
Total	40,979	40,985	41,261	42,179	43,049	5.05

Retail Portfolio – Agriculture

Rs. in Crore

Category	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	Variance (YoY) %
AGRI GOLD LOANS	7,927	8,231	8,227	8,531	8,566	8.06
AGRI TERM LOANS	3,252	3,198	3,098	3,026	2,933	-9.81
PATTABHI AGRI CASH CREDITS (KCC)	10,798	11,038	10,846	11,230	11,720	8.54
SHG FARM SECTOR	6,514	6,963	6,537	6,990	7,350	12.83
OTHERS *	6,245	7,531	8,427	6,184	5,206	-16.64
TOTAL	34,736	36,961	37,135	35,961	35,775	2.99

* Including RIDF and Agri Non Priority Sector

Retail Portfolio – MSME

Rs. in Crore

Category	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	Variance (YoY) %
MICRO	10,328	11,959	10,787	12,342	12,295	19.05
SMALL	12,643	12,670	12,278	11,784	11,837	-6.38
MEDIUM	8,398	8,247	7,786	7,427	7,023	-16.37
TOTAL	31,369	32,876	30,851	31,553	31,155	-0.68

Industry Wise Credit Outstanding

Rs. in Crore

Sl.	Industry	31.12.18	As % Adv.	31.03.19	As % Adv.	30.06.19	As % Adv.	30.09.19	As % Adv.	31.12.19	As % Adv.
1	Power	12,025	6.99	12,297	6.88	12,556	6.97	11,957	6.75	11,903	6.64
2	Housing Loans (Dir+Indirect)	21,881	12.72	23,673	13.25	24,431	13.55	25,263	14.26	25,632	14.29
3	NBFC (Excl. HFC)	11,484	6.67	10,639	5.95	10,677	5.92	9,188	5.19	10,247	5.71
4	Iron & Steel	6,072	3.53	5,882	3.29	5,864	3.25	5,807	3.28	5,630	3.14
5	Textiles	5,019	2.92	4,911	2.75	4,859	2.70	4,909	2.77	4,853	2.71
6	Constructions	6,534	3.80	6,407	3.59	6,557	3.64	6,534	3.69	6,635	3.70
7	CRE	2,653	1.54	2,654	1.49	2,674	1.48	2,245	1.27	2,240	1.25
8	Rice Mills	3,747	2.18	3,625	2.03	4,043	2.24	3,396	1.92	3,402	1.90
9	Engineering	2,567	1.49	2,501	1.40	2,495	1.38	2,490	1.41	2,430	1.35
10	Diamonds & Gems	1,628	0.95	1,520	0.85	1,536	0.85	1,540	0.87	1,526	0.85
11	Agriculture	34,736	20.19	36,961	20.68	37,135	20.60	35,961	20.31	35,775	19.95
12	Other Personal Loans	21,390	12.42	20,880	11.68	20,888	11.59	21,536	12.15	22,254	12.40
13	Other Sectors	42,327	24.60	46,740	26.16	46,543	25.83	46,273	26.13	46,826	26.11
	Total Advances	1,72,063	100.00	1,78,690	100.00	1,80,258	100.00	1,77,099	100.00	1,79,353	100.00

NBFC Sector-wise - Outstanding

Rs. in Crore

	NBFC	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19
A	i) Housing	4,148	5,326	5,707	6,231	6,287
	ii) Non- Housing	11,484	10,639	10,677	9,188	10,247
	Total	15,632	15,695	16,384	15,419	16,534
B	i) Private Sector	10,735	12,162	12,548	13,039	12,751
	ii) Public Sector	4,897	3,803	3,836	2,380	3,783
	Total	15,632	15,965	16,384	15,419	16,534

Capital Adequacy Ratios

Rs. in Crore

Particulars	Dec 18		Mar 19		Jun 19		Sep 19		Dec 19	
Total Risk Weighted Assets	1,38,860		1,37,434		1,35,580		1,36,329		1,35,763	
% of RWA over Gross Advances	80.70		76.91		75.21		76.98		75.70	
Common Equity Tier I Ratio	8,805	6.34%	11,576	8.42%	11,881	8.76%	11,844	8.69%	11,823	8.71%
Additional Tier I Ratio	2,700	1.94%	2,700	1.96%	2,700	1.99%	2,700	1.98%	2,200	1.62%
Tier II Ratio	4,701	3.39%	4,530	3.30%	4,021	2.97%	4,036	2.96%	3,791	2.79%
Total Capital Ratio (CRAR)	16,206	11.67%	18,806	13.68%	18,602	13.72%	18,580	13.63%	17,814	13.12%

Investment Portfolio

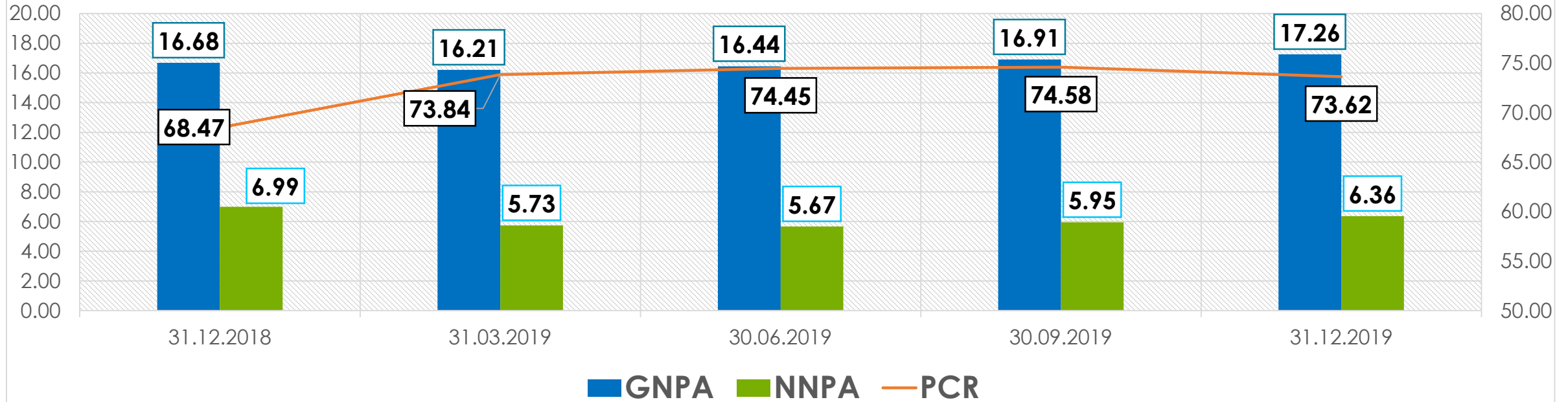
Rs. in Crore

Particulars	31.12.18	31.03.19 #	30.06.19	30.09.19	31.12.19
Net Investments	61,464	62,953	60,843	60,755	60,027
HTM	44,949	48,394	50,216	49,887	49,805
AFS	16,515	14,559	10,627	10,868	10,222
HFT	0.00	0	0	0	0
Modified Duration (AFS)	3.86	4.24	2.94	3.26	3.36
Modified Duration Total Portfolio	*5.28	* 5.39	* 5.56	*5.49	*5.42
Yield on Investments	7.42	7.47	7.56	7.53	7.52
# For the full year *Excluding Recapitalization Bonds					

Net Investments Composition	Dec 2018	% of Total	Mar 2019	% of Total	Jun 2019	% of Total	Sep 2019	% of Total	Dec 2019	% of Total
SLR	52,050	84.68	49,382	78.44	48,193	79.21	47,660	78.45%	47,211	78.65%
Non SLR	9,414	15.32	13,571	21.56	12,650	20.79	13,095	21.55%	12,816	21.35%
Total	61,464	100.00	62,953	100.00	60,843	100.00	60,755	100.00%	60,027	100.00%

Asset Quality – GNPA/ NNPA and PCR Movement

NPA & PCR Movement



Rs. in Crore

Parameter	Dec-18	Mar-19	Jun-19	Sep -19	Dec-19
GNPA	28,703	28,974	29,636	29,953	30,951
NNPA	10,778	9,091	9,056	9,305	10,080
Provision	17,925	19,883	20,580	20,648	20,871

Asset Quality – Segment-wise NPA movement

Rs. in Crore

SEGMENT	As on 31.12.2018			As on 31.03.2019			As on 30.06.2019			As on 30.09.2019			As on 31.12.2019		
	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.
AGRICULTURE	34,736	1,736	5.00%	36,961	1,718	4.65%	37,135	1,893	5.10%	35,961	1,978	5.50%	35,775	1,945	5.44
MSME	31,369	5,294	16.88%	32,876	4,891	14.88%	30,851	4,821	15.63%	31,553	5,138	16.28%	31,155	5,346	17.16
RETAIL CREDIT	40,979	920	2.25%	40,985	904	2.21%	41,261	930	2.25%	42,179	1,018	2.41%	43,049	1,779	4.13
LARGE & MID CORPORATE	64,979	20,753	31.94%	67,868	21,461	31.62%	71,011	21,992	30.97%	67,406	21,819	32.37%	69,374	21,881	31.54
TOTAL	1,72,063	28,703	16.68%	1,78,690	28,974	16.21%	1,80,258	29,636	16.44%	1,77,099	29,953	16.91%	1,79,353	30,951	17.26



Asset Quality –NPA movement & Status of NCLT

Rs. in Crore

PARAMETER	FY	Quarter ended					Period ended	
	Mar 19	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Dec 18	Dec 19
NPAs Opening Balance	28,124	27,623	28,703	28,974	29,636	29,953	28124	28,974
Less: Reduction during the period	4,425	558	970	746	1,713	1,516	3,837	3,503
-Up gradation/Recovery	2,145	503	584	518	710	714	1,943	1,471
-Tech. Write off/ Write off in OTS	2,280	55	386	228	1,003	802	1,894	2,032
Add: Additions during the period	5,275	1,638	1,241	1,408	2,030	2,514	4,416	5,480
- Fresh Slippages	5,154	1,580	1,166	1,368	1,910	2,460	4,295	5,381
- Addition in Existing NPAs	121	58	75	40	120	54	121	99
NPAs Closing Balance	28,974	28,703	28,974	29,636	29,953	30,951	28,703	30,951

NCLT	Accounts	Outstanding Dues	Provisions Held	PCR on NCLT
1 st List	6	3171	2865	90.35%
2 nd List	12	2539	2281	89.84%
Others	157	13846	11861	85.66%
Total	175	19556	17007	86.97%

Asset Quality – NPA- Top 10 Industries

Rs. in Crore

Industry Wise- NPA	31.12.18	% to Total GNPA	31.03.19	% to Total GNPA	30.06.19	% to Total GNPA	30.09.19	% to Total GNPA	31.12.19	% to Total GNPA
Infra - Power	5,106	17.79	5,385	18.59	5,105	17.23	4,611	15.39	4,509	14.57
Iron & Steel	4,461	15.54	4,304	14.85	4,313	14.55	4,332	14.46	4,231	13.67
Infra - Roads	2,422	8.44	2,472	8.53	2,724	9.19	2,451	8.18	2,577	8.33
Textiles	1,801	6.27	1,799	6.21	1,811	6.11	2,048	6.84	2,118	6.84
Food Processing	1,506	5.25	1,602	5.53	1,641	5.54	1,645	5.49	1,755	5.67
Engineering	1,539	5.36	1,564	5.4	1,648	5.56	1,633	5.45	1,639	5.3
Construction	1,582	5.51	1,587	5.48	1,591	5.37	1,256	4.19	1,162	3.75
Chemicals And Chemical Products	636	2.22	650	2.24	654	2.21	1,130	3.77	1,139	3.68
Petroleum	888	3.09	888	3.06	888	3	890	2.97	890	2.88
Other Metal & Metal Products	852	2.97	812	2.8	814	2.75	840	2.8	622	2.01



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Asset Quality - Restructured Assets (Industry Wise)

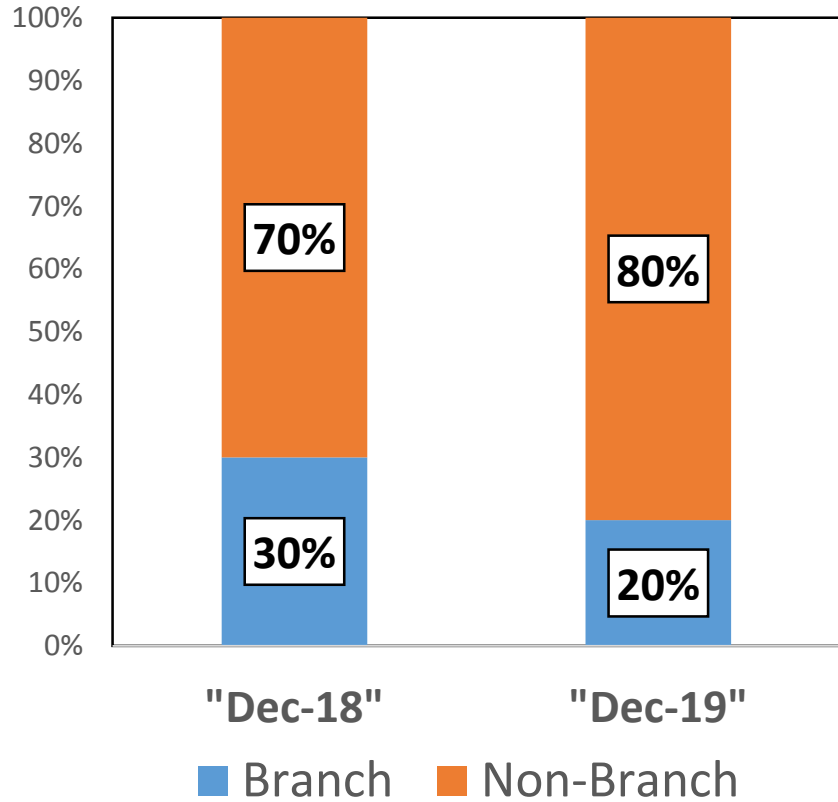
Rs. in Crore

Sector	31.12.2018	31.03.2019	30.06.2019	30.09.2019	31.12.2019
A) Infrastructure	1,043	625	387	349	235
Power	471	295	67	67	66
Roadways	473	229	228	229	117
Others	99	101	92	53	52
B) Sugar	109	0	0	0	0
C) Others	107	*610	*733	*849	*1,524
Total	1,259	1,235	1,120	1,198	1,759

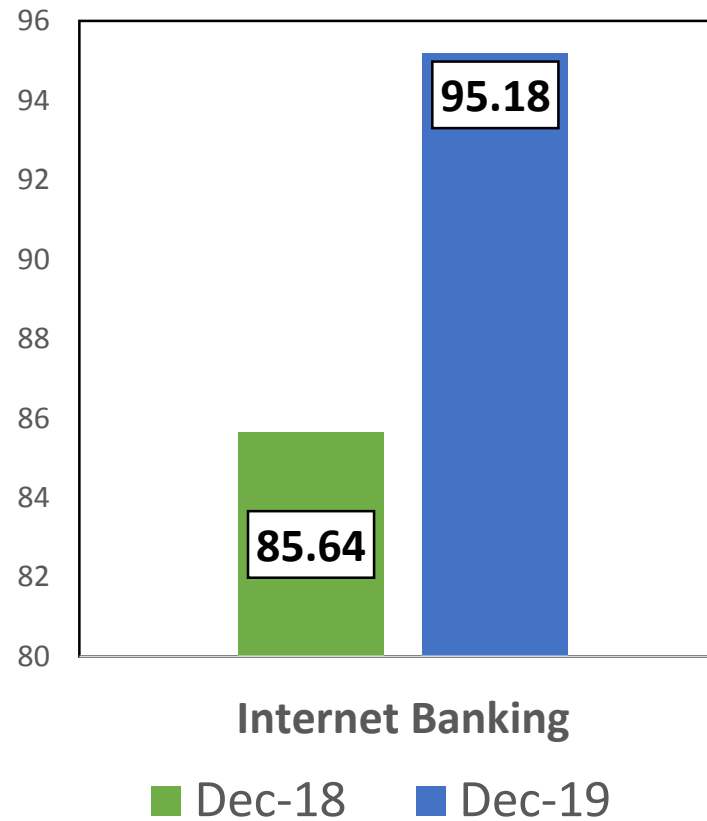
*Including MSME Restructuring as per RBI Circular dated 01.01.19 of Rs 504 Cr in Mar-19, Rs.642 Cr in Jun 19, Rs 813 Cr in Sep-19 and Rs.1490 Cr in Dec-19

Digital Banking – Non-Branch Transaction Profile

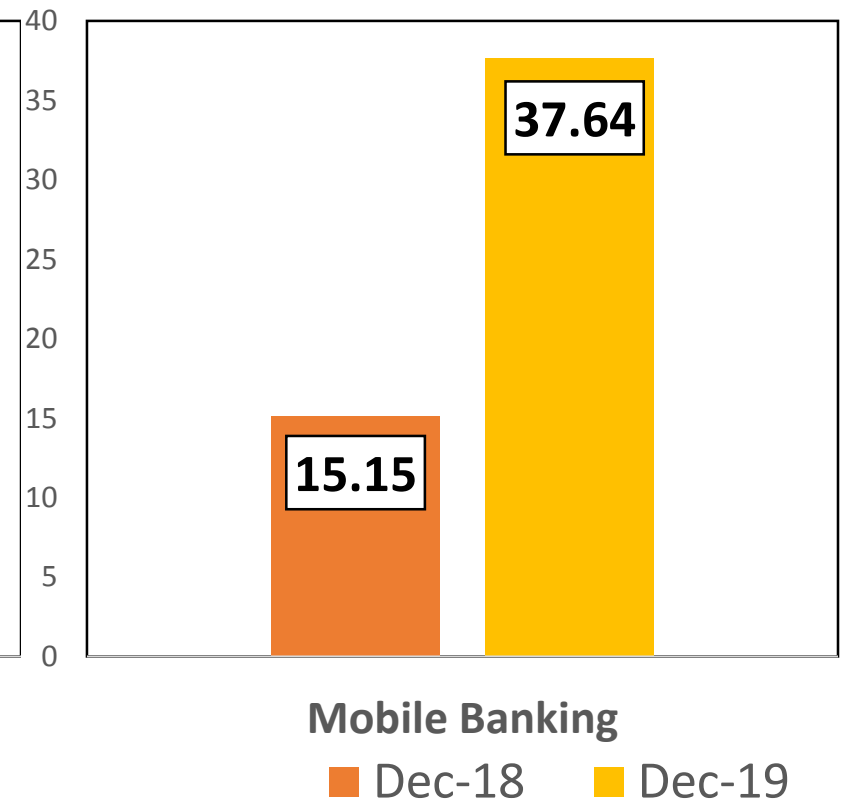
% of Branch and Non Branch Transactions



Internet Banking Transactions in Lakh

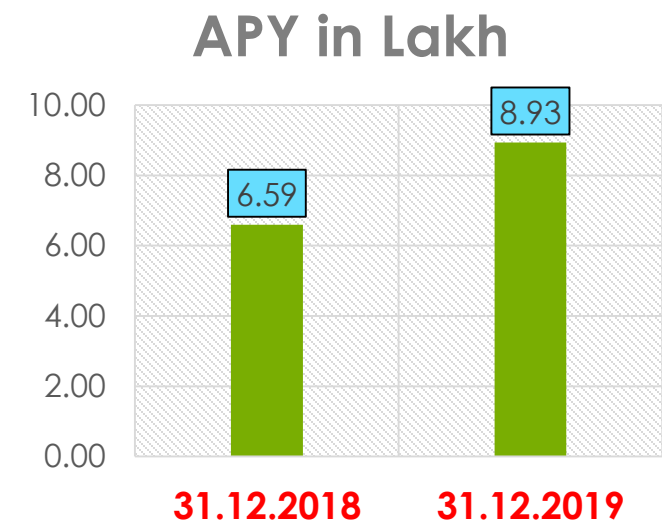
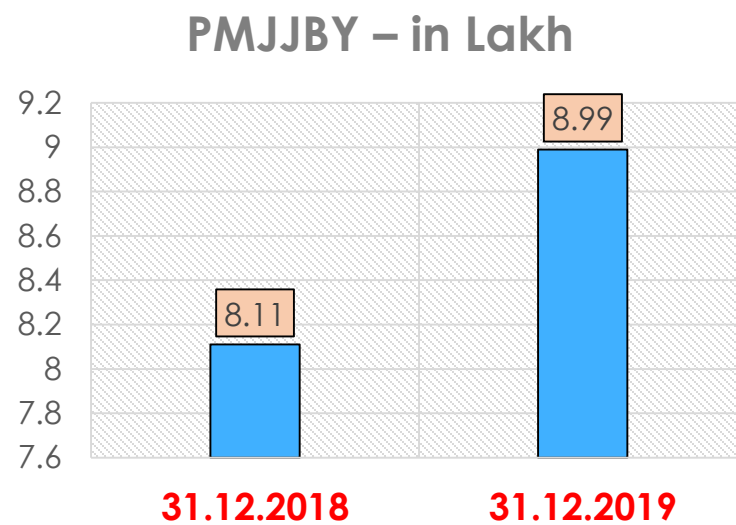
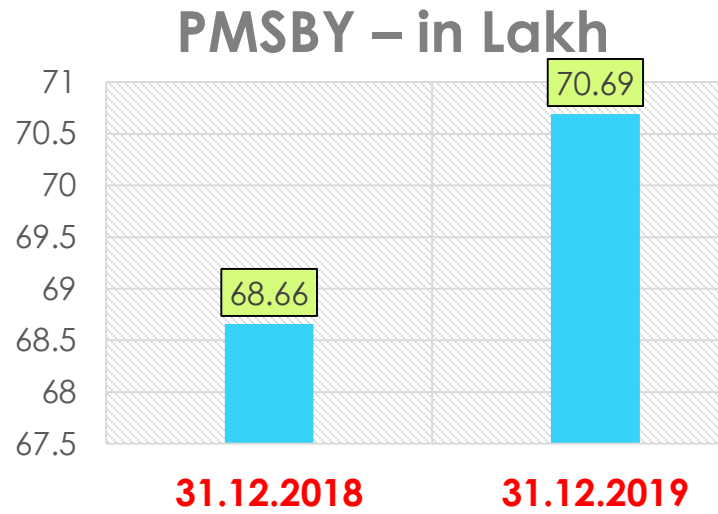
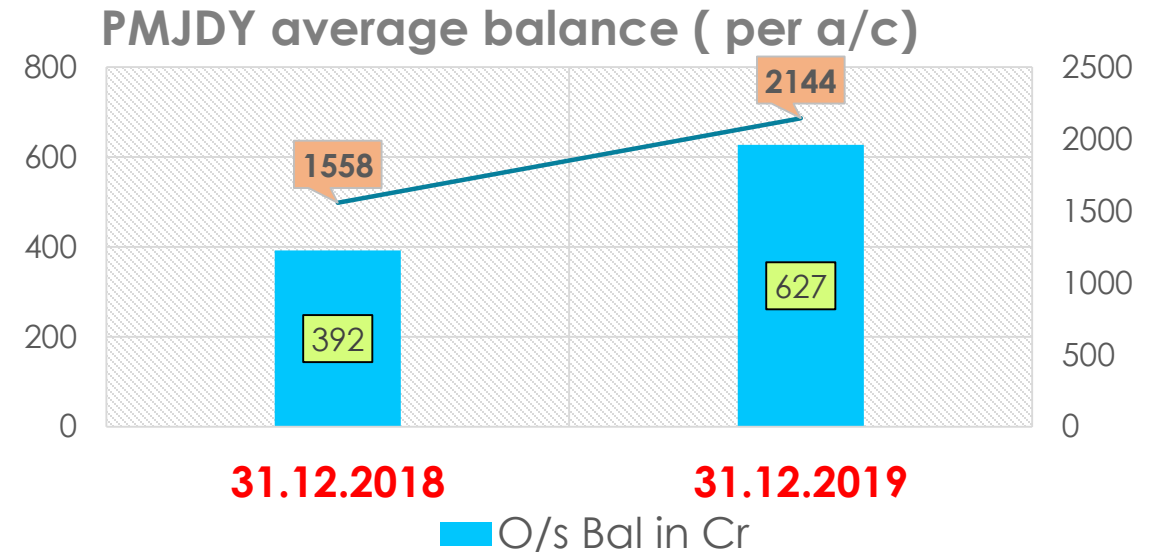
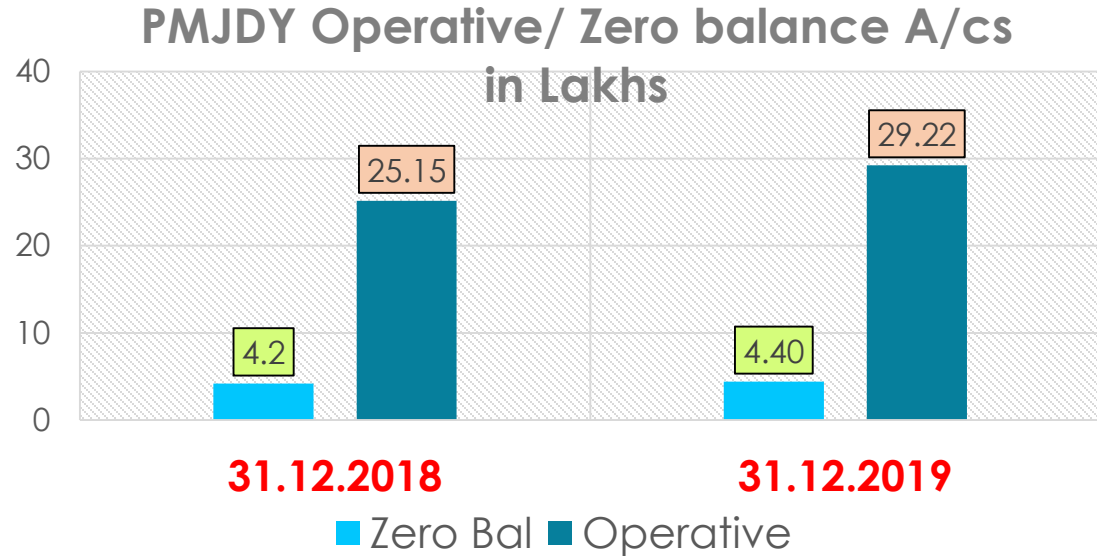


Mobile Banking Transactions in Crore



Share of Non-Branch transactions have increased from 70% to 80%

Financial Inclusion Initiatives



Balance Sheet Position as on 31.12.2019

Rs. in Crore

CAPITAL & LIABILITIES	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	ASSETS	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19
Capital	1,739	2,884	2,984	2,984	2,984	Cash & Balances with others	9,932	10,127	10,335	9,795	9,963
Reserves & Surplus	9,353	10,281	10,490	10,513	10,652	Balances with Banks & Call Money	698	4,907	291	4,560	3,010
Share Application Money Pending Allotment	-	-	-	-	-	Investments (net)	61,464	62,953	60,843	60,755	60,027
Deposits	2,13,553	2,19,821	2,16,721	2,17,969	2,16,722	Advances (net)	1,54,145	1,58,823	1,59,709	1,56,485	1,58,506
Borrowings	8,633	10,278	9,053	8,268	9,448	Fixed Assets	1,436	1,558	1,537	1,518	1,497
Other Liabilities & Provisions	4,675	6,047	5,363	5,385	5,239	Other Assets	10,278	10,943	11,896	12,006	12,042
TOTAL	2,37,953	2,49,311	2,44,611	2,45,119	2,45,045	TOTAL	2,37,953	2,49,311	2,44,611	2,45,119	2,45,045

New Initiatives for Business Growth

- Enabled NPCI API-e-Mandate (ONMAGS) process through Internet Banking (Retail with Transaction facility) & Debit Card based authentication.
- Enabled facility through ABTEJ Mobile Banking application and Internet Banking to view Andhra Bank Demat account holding details online.
- Enabled functionality to customers to view their IndiaFirst policies, generate Premium Paid Certificate(PPC), buy & payment through IndiaFirst portal using Internet Banking (Retail Customer) .
- Our Internet Banking is now available in Hindi language also

Awards Received during the quarter

The Bank has received the following awards in the current quarter.

- Bank has received “**Best Performing Bank Award for RSETIs (2nd rank)**” for FY 2018-19 from Union Minister for Agriculture & Farmers Welfare, Rural Development and Panchayati Raj, Govt. Of India on the occasion of National Awards Distribution Function organized by Ministry of Rural Development, Govt. of India on 19.12.2019.
- **NIRED Rajam** (Srikakulam District, Andhra Pradesh), one of the RSETIs sponsored by the Bank also received Best performing RSETI award for FY 2018-19 on the same occasion.
- Our bank has achieved various awards in the campaigns organized by PFRDA.

Award Category	Description
IBA Banking Technology Awards 2020, Mumbai held on 06th February 2020	
'The Best Financial Inclusion Initiatives MidSize Bank	Bank received 'The Best Financial Inclusion Initiatives' award as “ Winner ” in the medium size bank category.
'The Most Customer-Centric Bank using Technology'	" Winner " under the category 'The Most Customer-Centric Bank using Technology' at IBA Banking Technology Award 2020.
'The Best Payments Initiatives'	'The Best Payments Initiatives' winner award at the IBA Banking Technology Award 2020.



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