

Shares and Bonds Department
Head Office

Ref. No.- HO/SD/288

Date: 31.07.2019

The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra- Kurla Complex Bandra East, Mumbai-400 051	The Vice President BSE Ltd. 25, P.J.Towers, Dalal Street Mumbai-400001
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Dear Sir/Madam,

Subject: Presentation on Financial Results of the Bank for the first quarter of FY 2019-20 ended on June 30, 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 first quarter of FY 2019-20 ended on June 30, 2019 for your kind perusal and records.

Yours faithfully,

(Dina Nath Kumar)

Company Secretary and Compliance Officer

Encl: As stated

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FINANCIAL RESULT : Q1FY20

31st July, 2019



1

• PCR level remains healthy at 78.58%

2

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

3

• Well defined anchor products for asset & liability to cater to each segment of society

4

• Transaction through Alternate Channel increased from 65.66% in Jun'18 to 73.62% in Jun'19

5

• Special processing hubs for all Retail loan accounts above 5 lakhs, MSME loans above 10 lakhs and Forex transactions

6

• 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	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amount	%	Amount	%
1	Business	365136	377887	377778	-109	↓ -0.03	12642	↑ 3.46
	Domestic	355720	374588	375181	593	↑ 0.16	19461	↑ 5.47
	Overseas	9416	3299	2597	-703	↓ -21.30	-6819	↓ -72.42
	Percentage Share of overseas to total business	2.58	0.87	0.69				
2	Deposits	208219	214335	213076	-1259	↓ -0.59	4857	↑ 2.33
	Domestic	206652	214301	213072	-1230	↓ -0.57	6420	↑ 3.11
	Overseas	1567	33	4	-29	↓ -88.38	-1563	↓ -99.75
3	Advances	156918	163552	164702	1150	↑ 0.70	7784	↑ 4.96
	Domestic	149068	160286	162109	1823	↑ 1.14	13041	↑ 8.75
	Overseas	7849	3266	2593	-673	↓ -20.62	-5256	↓ -66.97
4	CD Ratio	75.63	76.32	77.31				
5	Total No. of Domestic Branches	3243	3229	3229				





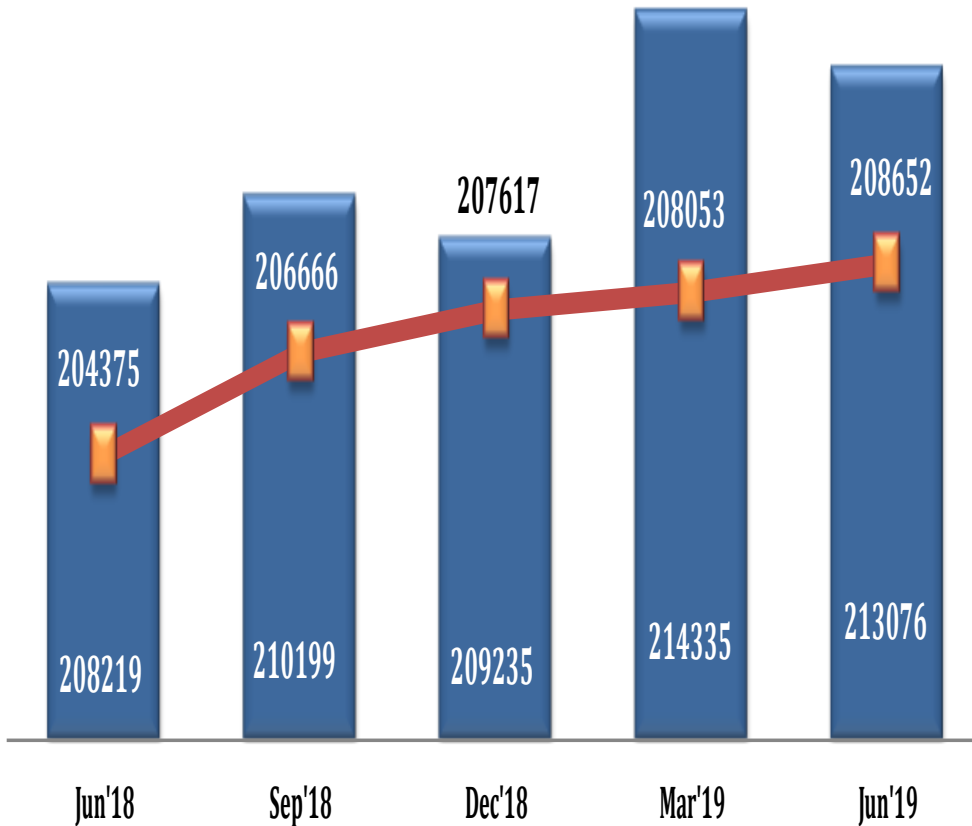
Rs. in crore

Sl. No.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation			Y-o-Y Variation		
					Amount	%		Amount	%	
1	Business	360751	368708	368969	261	↑	0.07	8218	↑	2.28
	Domestic	346725	360951	363128	2178	↑	0.60	16403	↑	4.73
	Overseas	14026	7757	5841	-1916	↓	-24.70	-8185	↓	-58.36
	Percentage Share of overseas to total business	3.89	2.10	1.58						
2	Deposits	204375	208053	208652	599	↑	0.29	4277	↑	2.09
	Domestic	201773	206899	208024	1125	↑	0.54	6251	↑	3.10
	Overseas	2602	1154	628	-526	↓	-45.58	-1974	↓	-75.86
3	Advances	156376	160655	160317	-337	↓	-0.21	3941	↑	2.52
	Domestic	144952	154052	155104	1053	↑	0.68	10152	↑	7.00
	Overseas	11424	6603	5213	-1390	↓	-21.05	-6211	↓	-54.37
4	CD Ratio	76.51	77.42	76.83						





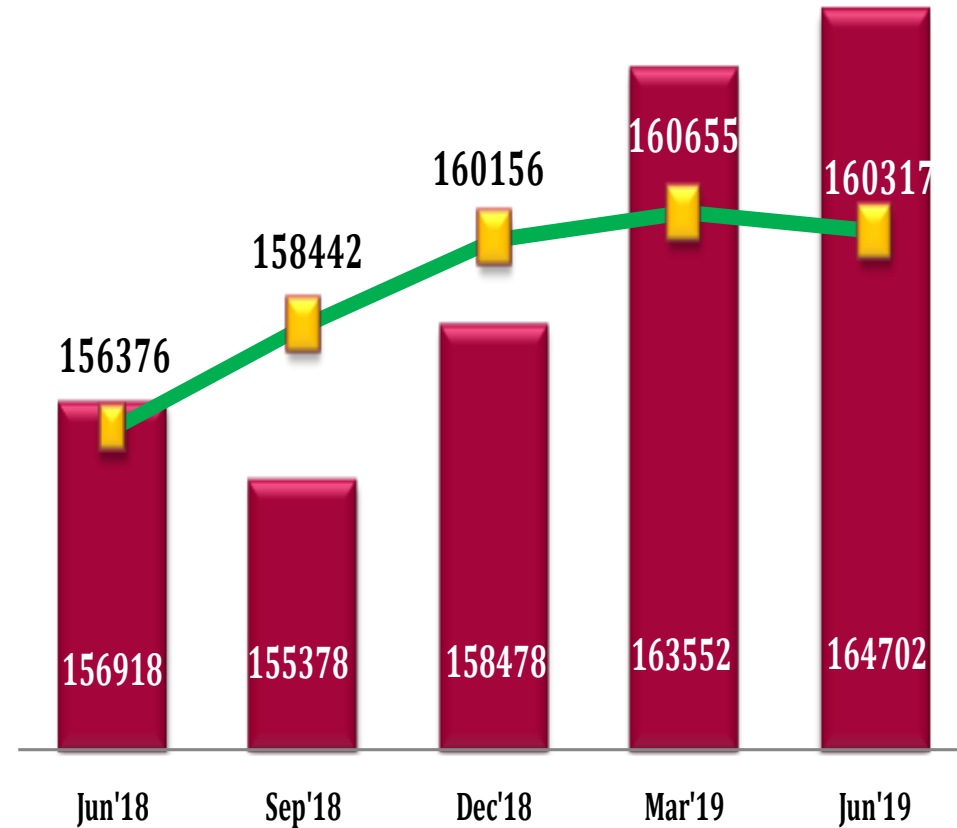
Deposits



Terminal Average

Rs. in crore

Advances



Terminal Average

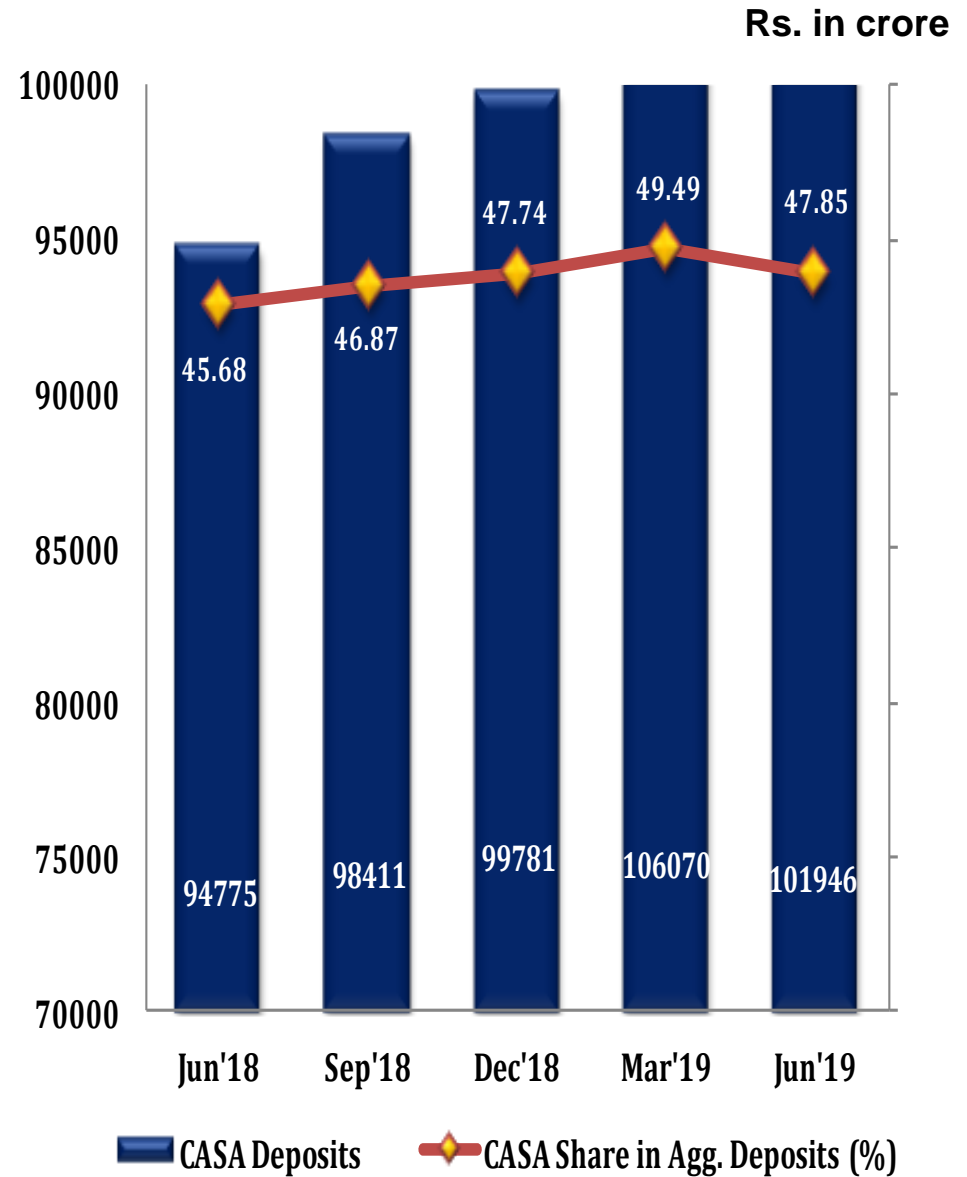
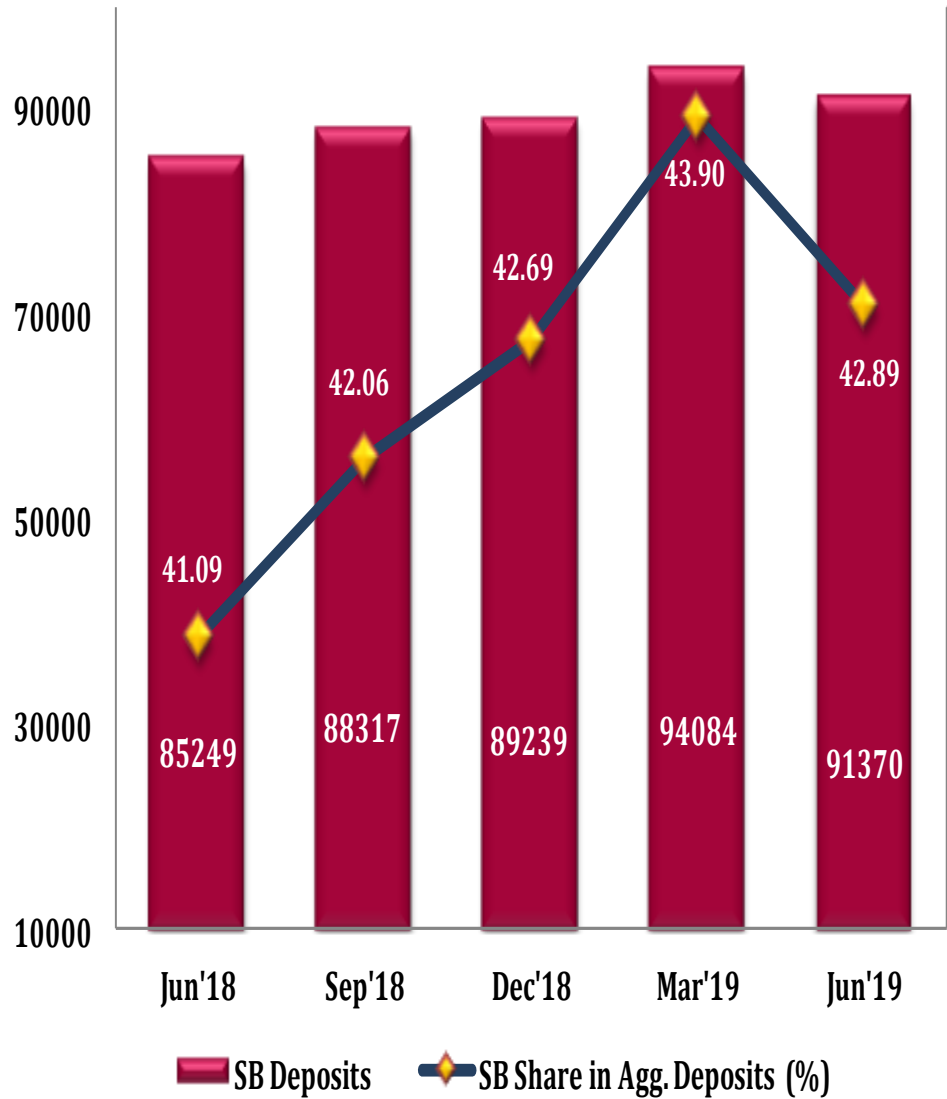




Rs. in crore

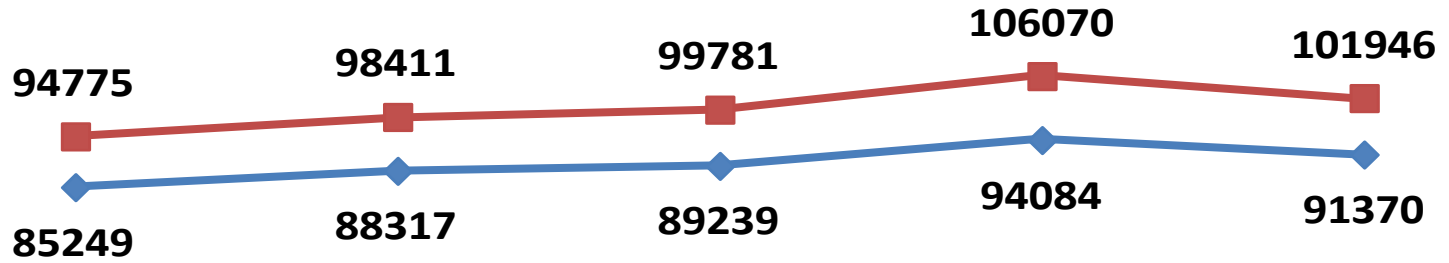
Sl. No.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amount	%	Amount	%
1	Total Deposits	208219	214335	213076	-1259	↓ -0.59	4857	↑ 2.33
2	Aggregate Deposits	207470	214308	213048	-1260	↓ -0.59	5578	↑ 2.69
3	Bulk Deposits	2885	1823	2751	928	↑ 50.93	-134	↓ -4.65
4	Bulk % to Total Dep.	1.39	0.85	1.29				
5	SB Deposits	85249	94084	91370	-2714	↓ -2.88	6121	↑ 7.18
6	Current Deposits	9526	11986	10577	-1410	↓ -11.76	1051	↑ 11.03
7	CASA Deposits	94775	106070	101946	-4124	↓ -3.89	7171	↑ 7.57
7a	CASA Share in Agg. Deposit (%)	45.68	49.49	47.85				
8	Term Deposits	113444	108264	111129	2865	↑ 2.65	-2315	↓ -2.04







Rs. in crore



	Jun'18	Sep'18	Dec'18	Mar'19	Jun'19
SB	85249	88317	89239	94084	91370
CASA	94775	98411	99781	106070	101946

—◆— SB —■— CASA





Rs. in crore

Sl. No.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amount	%	Amount	%
1	Total Advances	156918	163552	164702	1150	↑ 0.70	7784	↑ 4.96
2	Large Industries	33543	44474	45675	1201	↑ 2.70	12132	↑ 36.17
3	RAM Loan	76367	72747	73485	738	↑ 1.01	-2882	↓ -3.77
4	Others#	47008	46331	45542	-789	↓ -1.70	-1466	↓ -3.12

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

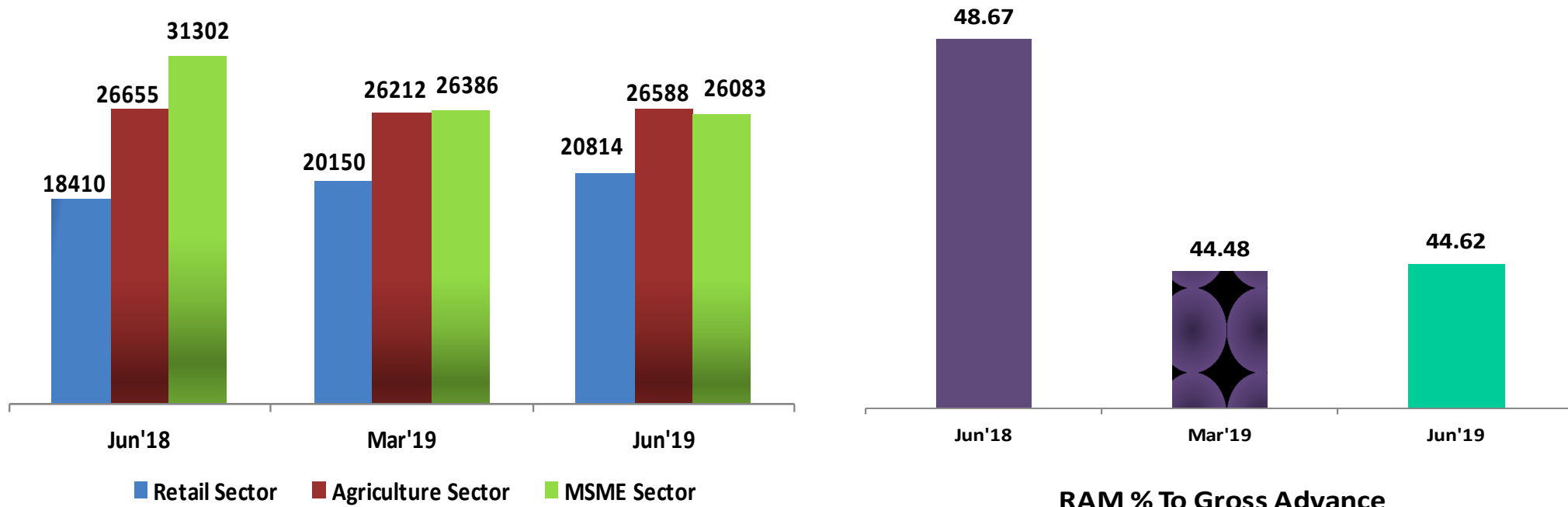




Rs. in crore

Sl. No.	Particulars	Jun'18	Mar'19	Jun'19
1	Retail (< Rs 5 crore)	17667	19362	19989
2	Corporate	131400	140924	142120
2a	Large (> Rs 250 crore)	44187	57071	61627
2b	Mid (>Rs 10 crore & < Rs 250 crore)	28234	29791	27482
2c	Others (> Rs 5 crore & < Rs 10 crore)	58979	54062	53011
3	Gross Domestic Advance (1+2)	149067	160286	162109





Details	Jun'18	Mar'19	Jun'19	YOY%
Retail Sector	18410	20150	20814	↑ 13.06
Agriculture Sector	26655	26212	26588	↓ -0.25
MSME Sector	31302	26386	26083	↓ -16.67
Total(RAM)	76367	72747	73485	↓ -3.77
RAM % To Gross Advances	48.67	44.48	44.62	





- Collateral free loan up to Rs. 30.00 Lakh for students studying in premier educational institutes.
- Mobilisation of Salary Accounts of the Government Employee for mobilisation of proposals under Saral loan and other retail loans.
- Designating employees at the Branches for Marketing of Retail Credit Products.
- Timely disposal of loan proposals received through various modes.

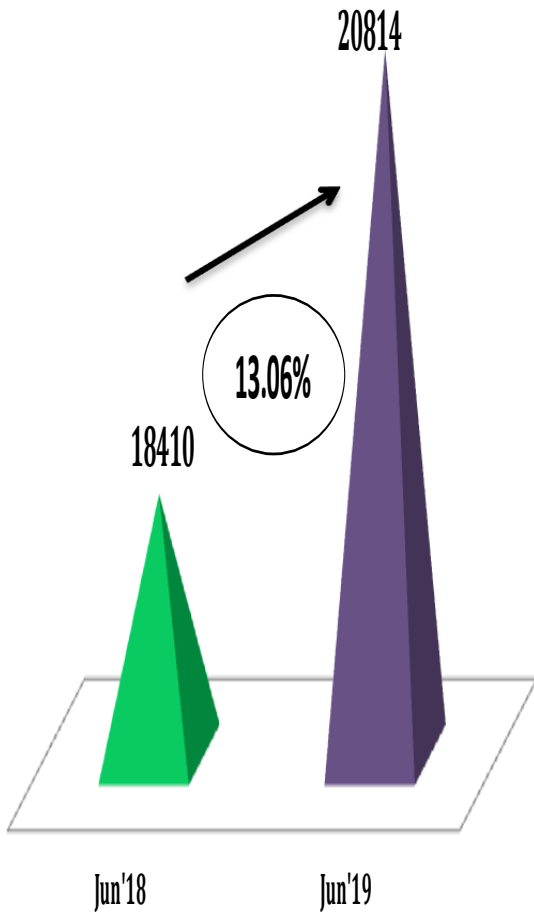


- PSC Department has circularized various schemes on Agriculture Investment Credit (viz: Integrated Farming, Polyhouse, Horticulture, Custom Hiring Center, etc) for mobilizing & sanctioning loan proposals.
- The Bank has set up 32 Agriculture Finance Branches and 43 Kisan Pragati Kendra (KPK) for quick disposal of Agri loans.



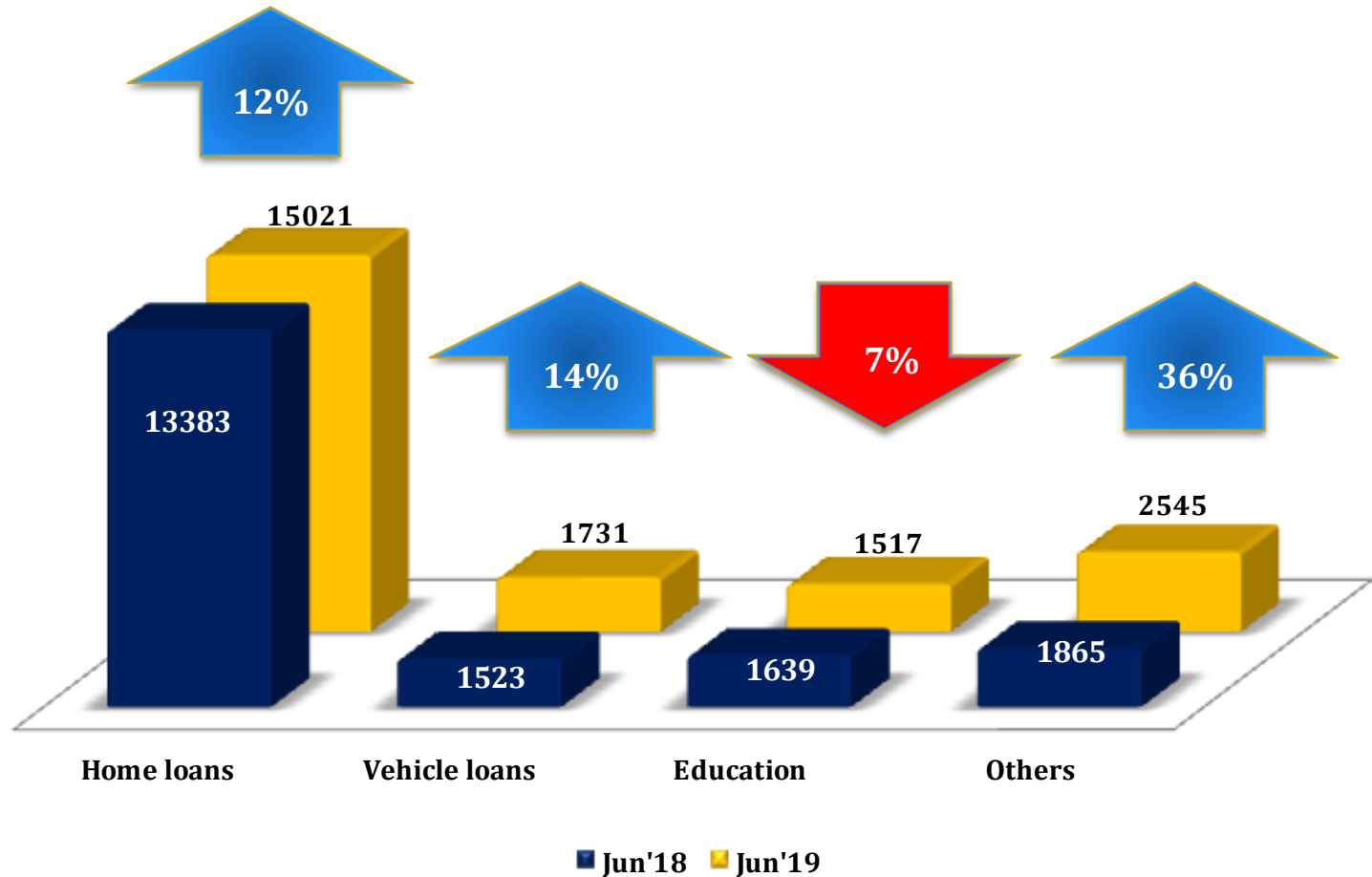
- Sanction of MSME proposals/application received through UDYAMIMITRA PORTAL of SIDBI.
- Introduction of Collateral Based Pricing to offer competitive ROI to clients/Market.
- Bank has on boarded on TReDS platform for Online Discounting/financing of Bills receivables to provide instant funds to corporate at competitive rates.
- Mobilization/Sanction of proposals through psbloansin59minutes.com portal.

Retail Credit



Key Segments of Retail Loans

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





Rs. in crore

Sl. No.	Parameter	National Goals	Jun'18	Mar'19	Jun'19	Average Achievement	Q-o-Q Variation		Y-o-Y Variation	
							Amt.	%	Amt.	%
1	Priority Sector		65722	56449	64400	64400	7951	↑ 14.09	-1322	↓ -2.01
	% to ANBC	40.00	47.11	36.84	44.22	45.48				
2	Total Agriculture Advances		26655	26212	26588	26588	376	↑ 1.43	-67	↓ -0.25
	% to ANBC	18.00	19.11	17.11	18.25	18.78				
3	Small and Marginal Farmers		17880	16057	19929	19929	3872	↑ 24.11	2049	↑ 11.46
	% to ANBC	8.00	12.82	10.48	13.68	14.07				
4	Weaker Section		22583	20260	23766	23766	3506	↑ 17.31	1183	↑ 5.24
	% to ANBC	10.00	16.19	13.22	16.32	16.78				
5	Women Beneficiaries		9757	10526	10445	10455	-81	↓ -0.77	688	↑ 7.05
	% to ANBC	5.00	6.99	6.87	7.17	7.38				
6	Micro Enterprises		12996	12304	13168	12999	864	↑ 7.02	172	↑ 1.32
	% to ANBC	7.50	9.31	8.03	9.04	9.18				

ANBC as on 31st June 2018: Rs. 14650

Average ANBC for 2018-19: Rs. 141600





Rs. in crore

Category	Domestic Operation			
	Limit	Outstanding	NPA	SMA-2
Advances to Capital Market (Fund based)	0.95	0.56	0.00	0.00
Funded exposure to Commercial Real Estate	2403.66	1785.66	394.30	34.04
Funded exposure to NBFC	21702.75	18836.87	156.38	0.00
Funded exposure to aviation	601.04	566.46	0.00	0.00





Rs. in crore

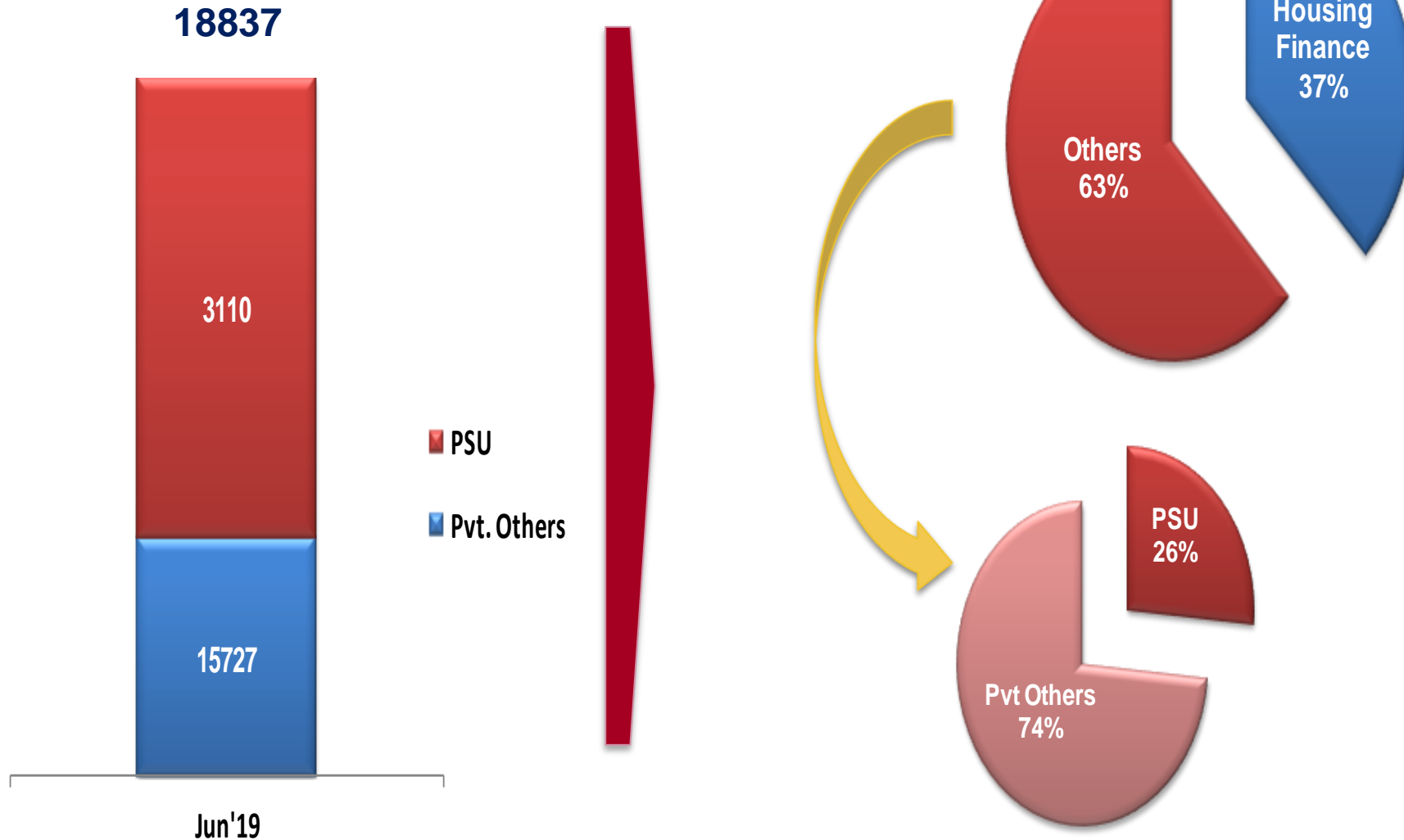
Rating	No of Accounts	Limit	Outstanding as on 30.06.2019
AAA	17	14545	13055
AA	13	4715	4081
A	3	1783.75	1396
BBB	0	0	0
BB	1	3	1
B	1	6	6
D	3	628	277
UNRATED	3	22	21
Total	41	21703	18837





NBFC Portfolio Classification

Rs. in crore

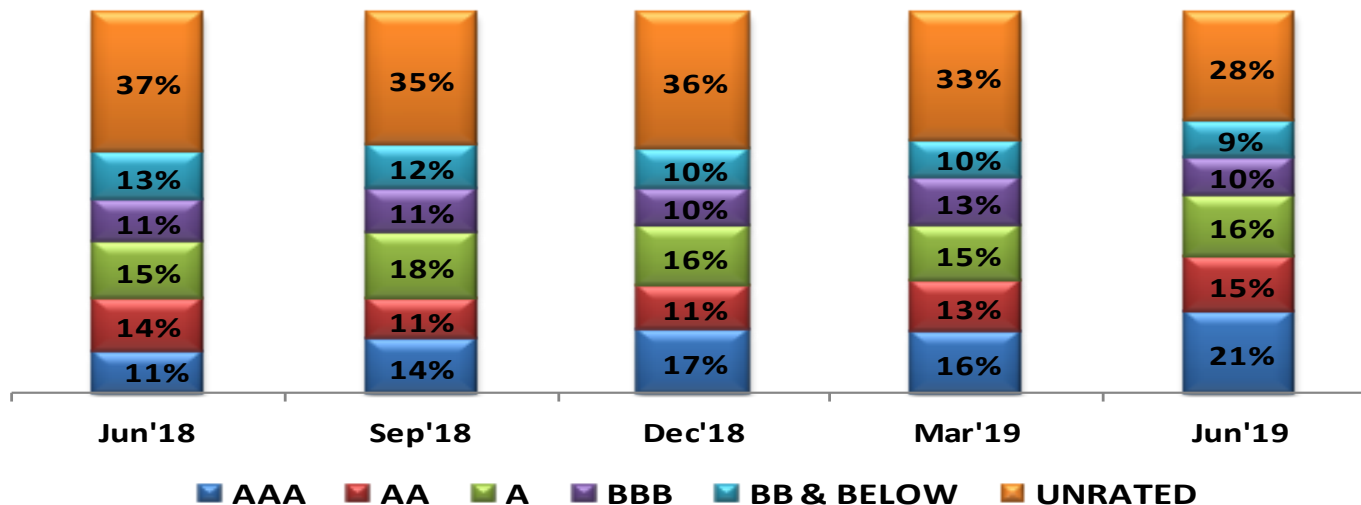


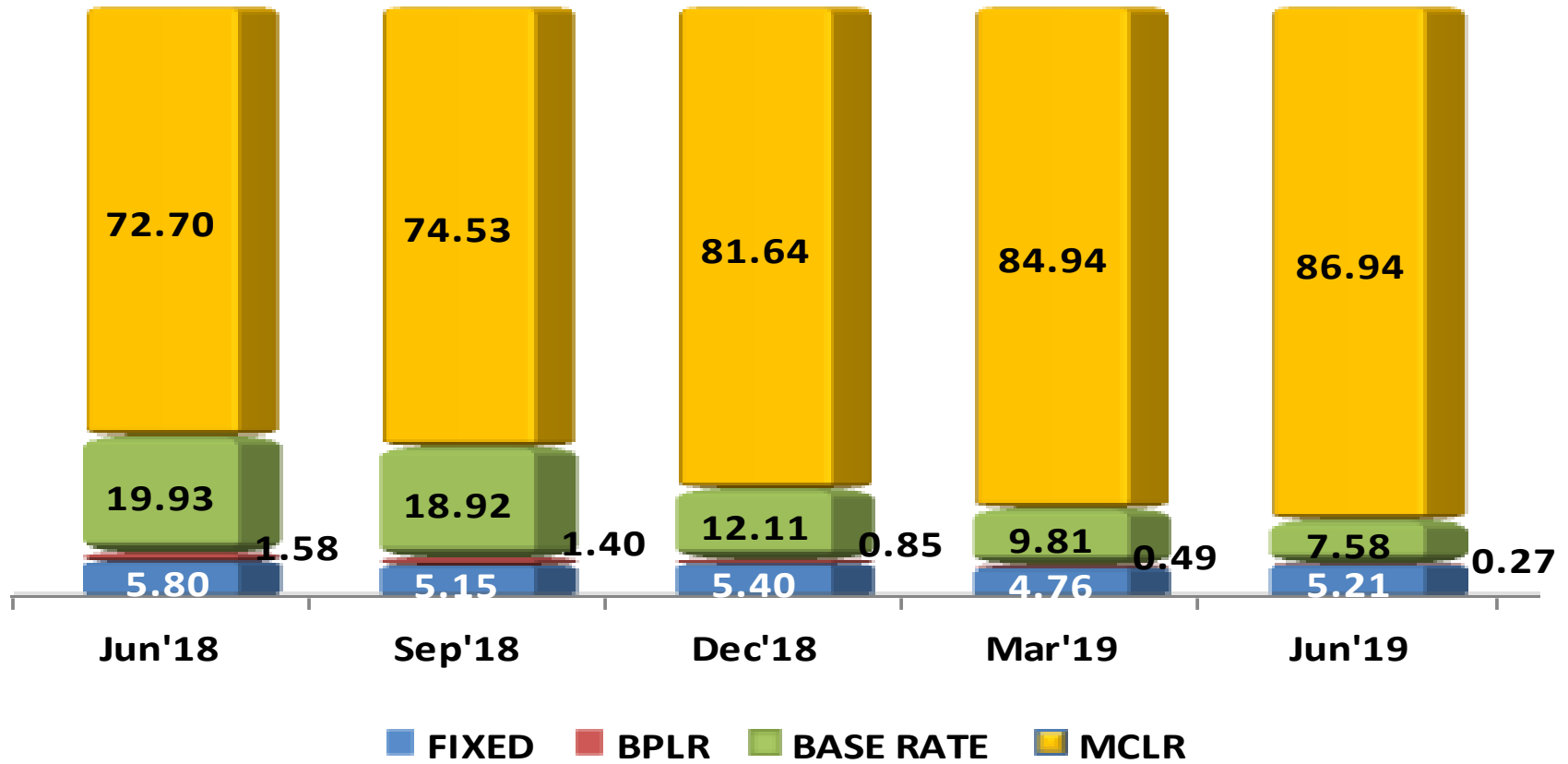


External Rating -wise Distribution of Fund Based Advances

Rs. in crore

RATING	Jun'18	Sep'18	Dec'18	Mar'19	Jun'19	%
AAA	7532	9396	11655	11799	15182	21%
AA	9530	7083	7842	9358	10671	15%
A	10133	11801	10880	10753	11827	16%
BBB	7590	7618	7063	9272	7118	10%
BB & BELOW	8747	7789	7089	7247	6765	9%
TOTAL RATED	43531	43688	44529	48430	51562	
UNRATED STANDARD	25221	23326	24878	24151	20547	28%
TOTAL	68752	67014	69406	72581	72109	







Rs. in crore

	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amount	%	Amount	%
1	Gross Investment	65980	81317	72545	-8772	↓ -10.79	6565	↑ 9.95
2	Held To Maturity (HTM)	40043	49816	46443	-3373	↓ -6.77	6400	↑ 15.98
3	Available For Sale (AFS)	25937	31501	26102	-5399	↓ -17.14	165	↑ 0.64
4	Held For Trading (HFT)	0.00	0.00	0.00				
5	Duration (AFS+HFT)	5.08	3.90	5.07				
6	Modified Duration (AFS+HFT)	4.83	3.72	4.83				
7	Total Duration	5.48	5.47	5.50				
8	Total Modified Duration	5.25	5.25	5.27				
9	Net Demand & Time Liabilities	211304	222221	215762	-6458	↓ -2.91	4458	↑ 2.11
10	SLR (%)	26.69	25.30	23.51				
11	HTM to SLR (%)	71.01	88.61	91.57				
12	HTM to Gross Investment (%)	60.69	61.26	64.02				





Rs. in crore

Particulars	Jun'18	% share to Gross Investment	Mar'19	% share to Gross Investment	Jun'19	% share to Gross Investment	Q-o-Q Variation		Y-o-Y Variation	
							Amount	%	Amount	%
Gross Investment	65980		81317		72545		-8772	↓ -10.79	6565	↑ 9.95
SLR Investment										
Treasury Bills	2274	3.45	3935	4.84	4925	6.79	990	↑ 25.16	2651	↑ 116.57
CG Security	35570	53.91	33501	41.20	30230	41.67	-3271	↓ -9.76	-5340	↓ -15.01
State Govt. Securities Other Approved Securities	18549	28.11	18782	23.10	15560	21.45	-3221	↓ -17.15	-2989	↓ -16.11
Total	56394	85.47	56218	69.13	50716	69.91	-5502	↓ -9.79	-5678	↓ -10.07
Non-SLR Investment										
PSU Bonds	926	1.40	773	0.95	773	1.07	0	↑ 0.00	-153	↓ -16.56
CG Recapitalisation Bond	1500	2.27	13240	16.28	13240	18.25	0	↑ 0.00	11740	↑ 782.67
Corporate Debentures	2336	3.54	3341	4.11	2850	3.93	-491	↓ -14.71	513	↑ 21.97
CD's	0	0.00	3612	4.44	1359	1.87	-2252	↓ -62.36	1359	
CP's	277	0.42	391	0.48	192	0.27	-199	↓ -50.81	-84	↓ -30.52
EQ Share Of PSU/Corporate/Others	1333	2.02	1319	1.62	1393	1.92	74	↑ 5.61	60	↑ 4.51
Regional Rural Bank	0	0.00	0	0.00	0	0.00	0		0	
Units Of MF	107	0.16	106	0.13	50	0.07	-56	↓ -52.83	-57	↓ -53.21
Venture CF	4	0.01	4	0.00	4	0.01	0	↑ 8.68	0	↑ 9.92
Security Receipts	1898	2.88	1836	2.26	1812	2.50	-24	↓ -1.31	-86	↓ -4.54
CBLO & Others(Subsidy Joint Venture)	156	0.24	156	0.19	156	0.22	0	↑ 0.00	0	↑ 0.00
Hongkong Treasury Bill	1050	1.59	322	0.40	0	0.00	-322		-1050	
Total	9586	14.53	25099	0.31	21829	30.09	-3270	↓ -13.03	12243	↑ 127.71





Rs. in crore

Sl.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amt.	%	Amt.	%
1	Interest on Advances	3356	2491	2878	387	↑ 15.53	-477	↓ -14.23
2	Interest on Investments	1104	1317	1332	15	↑ 1.14	228	↑ 20.68
3	Other Interest Income	140	228	112	-116	↓ -50.80	-27	↓ -19.57
4	Interest Income (1+2+3)	4599	4037	4323	286	↑ 7.09	-276	↓ -6.01
5	Fee Based Income	275	247	260	13	↑ 5.14	-15	↓ -5.55
6	Trading Profit	-323	26	44	18	↑ 68.44	367	
7	Other Income	243	293	120	-172	↓ -58.83	-122	↓ -50.39
8	Non-Interest Income (5+6+7)	195	566	424	-141	↓ -25.00	230	↑ 118.14
9	Total Income (4+8)	4794	4603	4747	145	↑ 3.14	-47	↓ -0.97





Rs. in crore

Sl. No.	Particulars	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amt.	%	Amt.	%
1	Bills/LC/BG	72	36	50	14	38.41	-22	-30.83
2	Processing Fees	46	39	27	-12	↓ -31.50	-20	↓ -42.53
3	Exchange	27	1	13	12	↑ 1218.81	-14	↓ -50.35
4	Incidental Charges	1	13	9	-4	↓ -31.30	8	↑ 839.18
5	Others**	129	158	161	3	↑ 1.88	32	↑ 24.64
6	Total	275	247	260	13	↑ 5.14	-15	↓ -5.55

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





Rs. in crore

Sl. No.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amt.	%	Amt.	%
1	Interest Paid on Deposits	2672	2634	2669	35	↑ 1.34	-3	↓ -0.10
2	Interest Paid on Borrowings	224	145	124	-21	↓ -14.71	-100	↓ -44.69
3	Total Interest Paid (1+2)	2896	2779	2793	14	↑ 0.50	-103	↓ -3.55
4	Establishment Expenses	627	648	662	13	↑ 2.07	35	↑ 5.54
5	Other Operating Expenses	442	541	433	-108	↓ -19.95	-8	↓ -1.85
6	Operating Expenses (4+5)	1068	1190	1095	-95	↓ -7.96	27	↑ 2.49
7	Total Expenses (3+6)	3964	3969	3888	-81	↓ -2.03	-76	↓ -1.92





Rs. in crore

Sl. No.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amt.	%	Amt.	%
1	NPA	2590	5279	1102	-4177	↓ -79.12	-1488	↓ -57.45
2	Standard Advance	-96	21	-6	-27	↓ -126.92	90	
3	Depreciation on Investment	370	27	-90	-117	↓ -429.77	-459	↓ -124.27
4	Income/Deferred Tax	11	-815	-277	538		-289	
5	Others	-101	-44	2	46		103	
6	Total Provisions	2774	4468	732	-3737	↓ -83.63	-2043	↓ -73.63





Rs. in crore

Sl.	Parameters	Jun'18	Mar'19	Jun'19	Q-o-Q Variation		Y-o-Y Variation	
					Amt.	%	Amt.	%
1	Interest Income	4599	4037	4323	286 ↑	7.09	-276 ↓	-6.00
2	Interest Expenses	2896	2779	2793	14 ↑	0.50	-103 ↓	-3.56
3	NII (Spread) (1-2)	1704	1258	1530	272 ↑	21.63	-174 ↓	-10.20
4	Non-Interest Income	195	566	424	-141 ↓	-25.00	229 ↑	117.63
5	Operating Expenses	1068	1190	1095	-95 ↓	-7.96	27 ↑	2.52
6	Contribution (4-5)	-874	-624	-671				
7	Operating Profit (3+6)	830	634	860	225 ↑	35.52	30 ↑	3.56
8	Provisions	2774	4468	732	-3737 ↓	-83.63	-2042 ↓	-73.63
9	Net Profit/Loss(-)	-1944	-3834	128	3962 ↑	103.34	2072 ↑	106.58



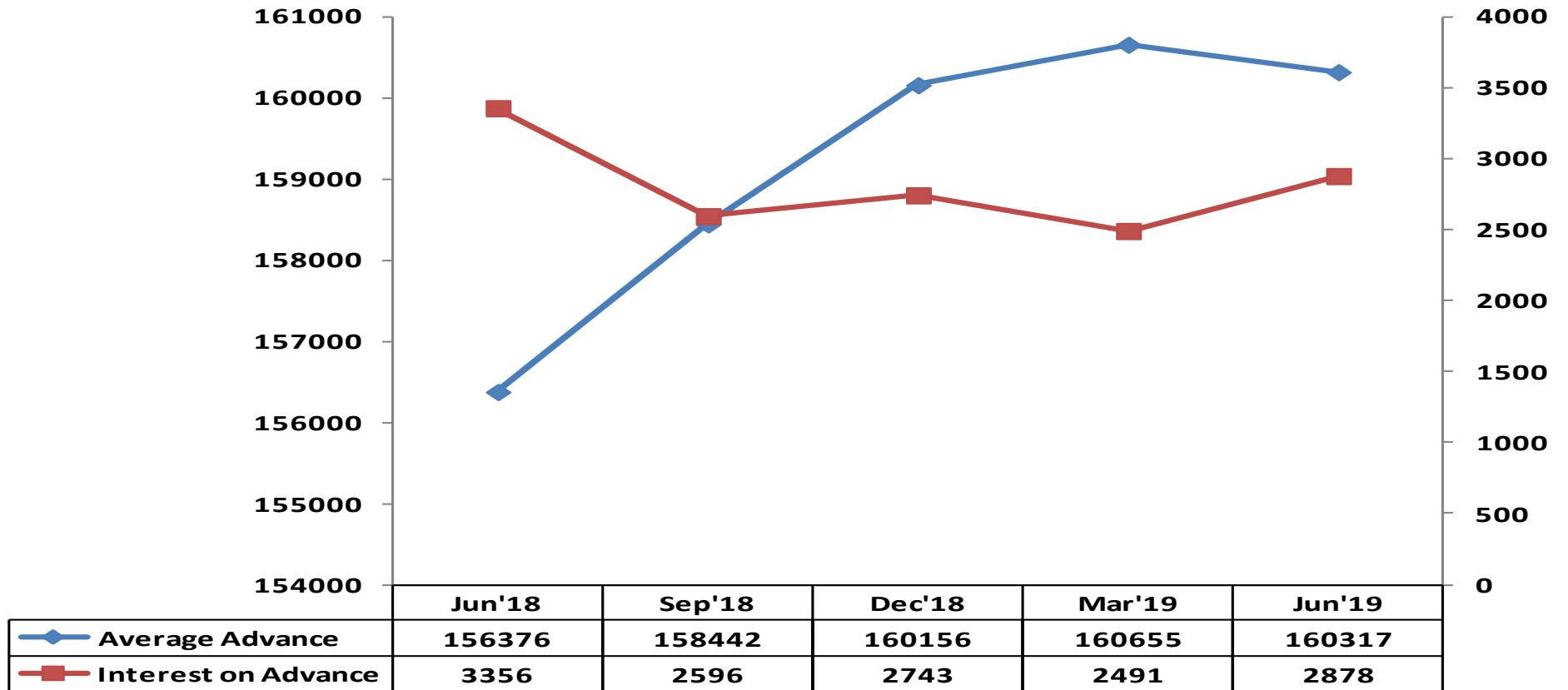


Sl.	Parameters	Jun'18	Mar'19	Jun'19
1	Return on Assets (%) (Annualised)	-3.28	-6.51	0.22
2A	Return on Networth (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets) (%)	-164.64	-425.40	7.62
2B	Return on Networth (based on Net Worth excl. Revaluation Reserve) (%)	-102.03	-236.53	5.30
3	Operating Profit to AWF (%)	1.40	1.08	1.45
4	Cost to Income Ratio (%)	56.28	65.22	56.02
5	Estb. Exp. to Total Exp. (%)	15.81	16.33	17.01
6	Operating Exp. to AWF (%)	1.80	2.02	1.85
7A	Book Value Per Share (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets) (Rs)	44.01	15.46	27.60
7B	Book Value Per Share (based on Net Worth excl. Revaluation Reserve) (Rs)	71.42	29.50	35.53
8	Earnings per share (Rs) (Non-annualised)	-21.12	-21.93	0.39





Rs. in crore



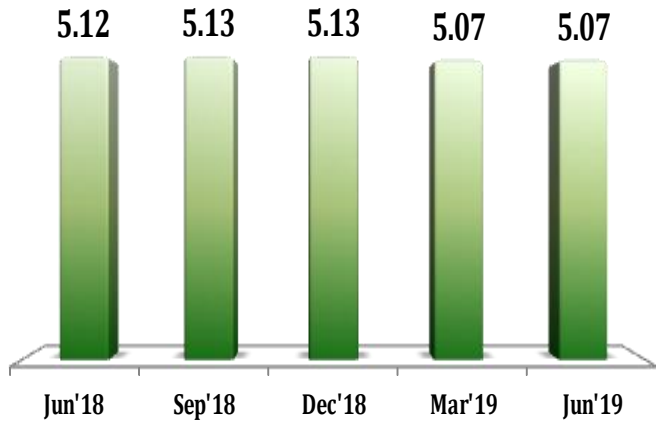


Sl.	Parameters	Jun'18	Mar'19	Jun'19
1	Average Business per Branch (Rs. crore)	111.24	114.19	114.27
2	Average Business per Employee (Rs. crore)	15.11	15.89	16.04
3	Profit/Loss per Employee (Rs. Lac) (Annualised)	-32.57	-35.91	0.02

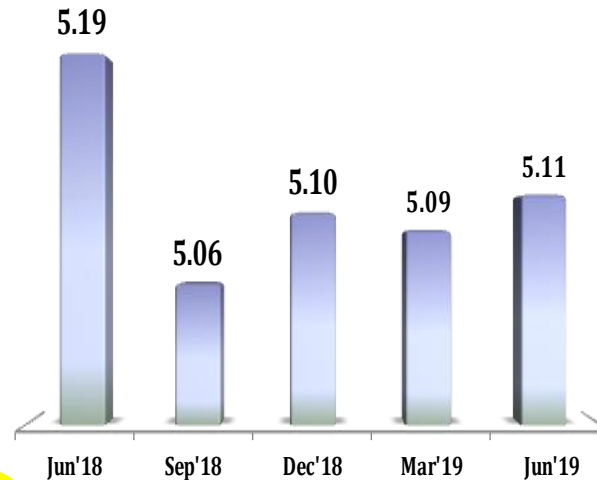




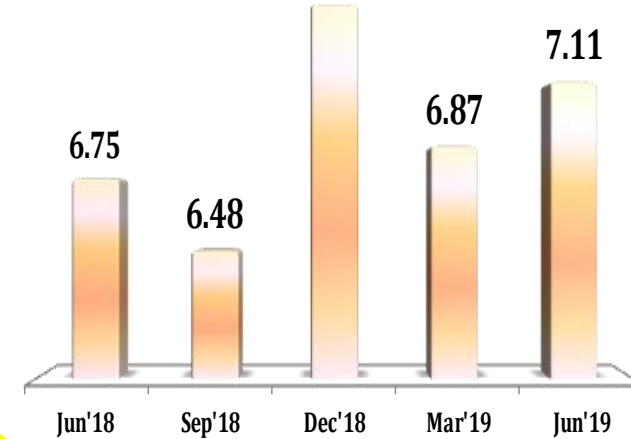
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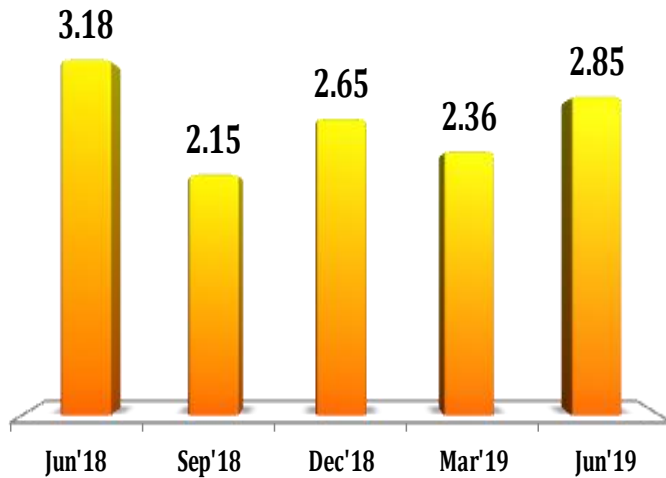
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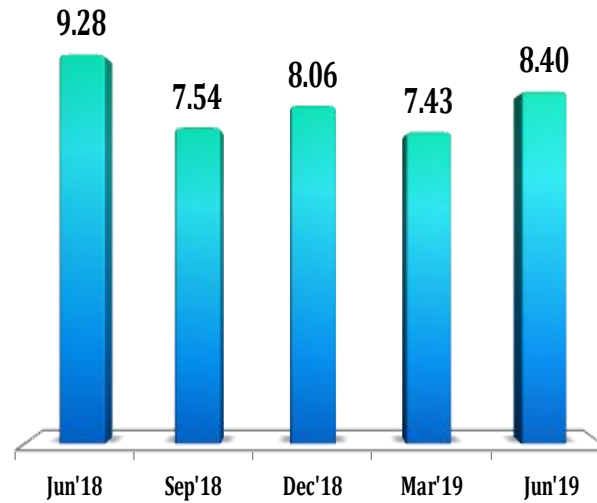
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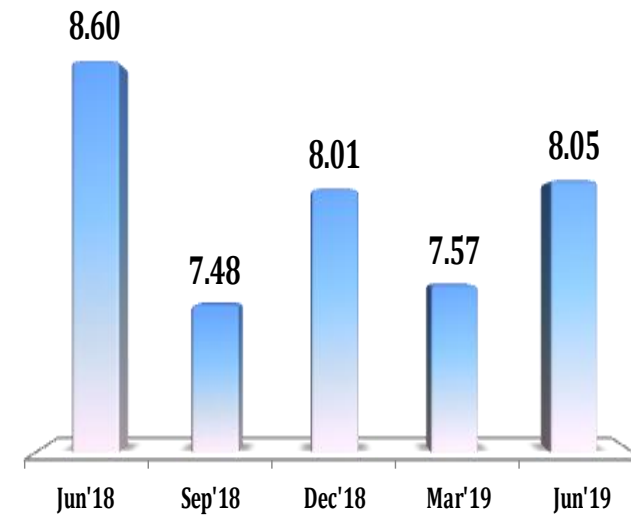
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YoA



YoF

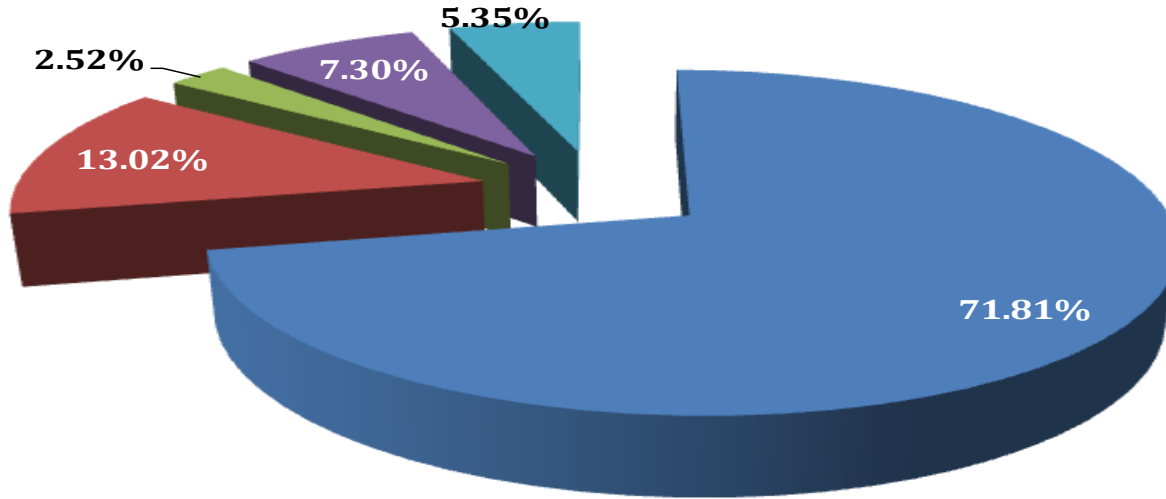




Rs. in crore

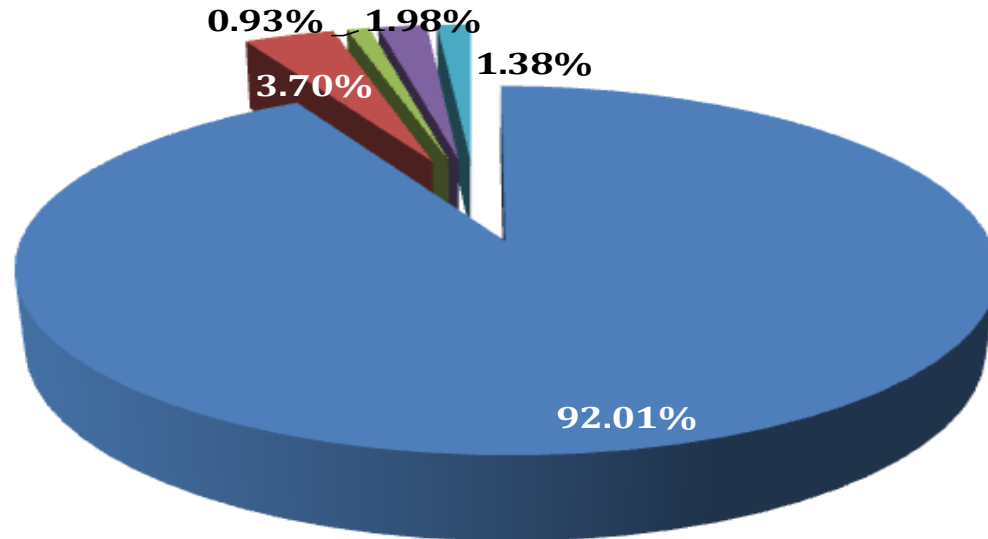
Sl. No.	Components of Net Worth	Jun'18	Mar'19	Jun'19
1	Capital	1055	2097	3722
2	Reserves	9025	7033	12433
3	Net Worth (excluding revaluation reserve, Net DTA & Intangible Assets)	4642	3241	10271
3A.	Net Worth (excluding revaluation reserve)	7534	6187	13224
4	Market Cap	1557	11449	18553





JUNE 2018

■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others



JUNE 2019

■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others





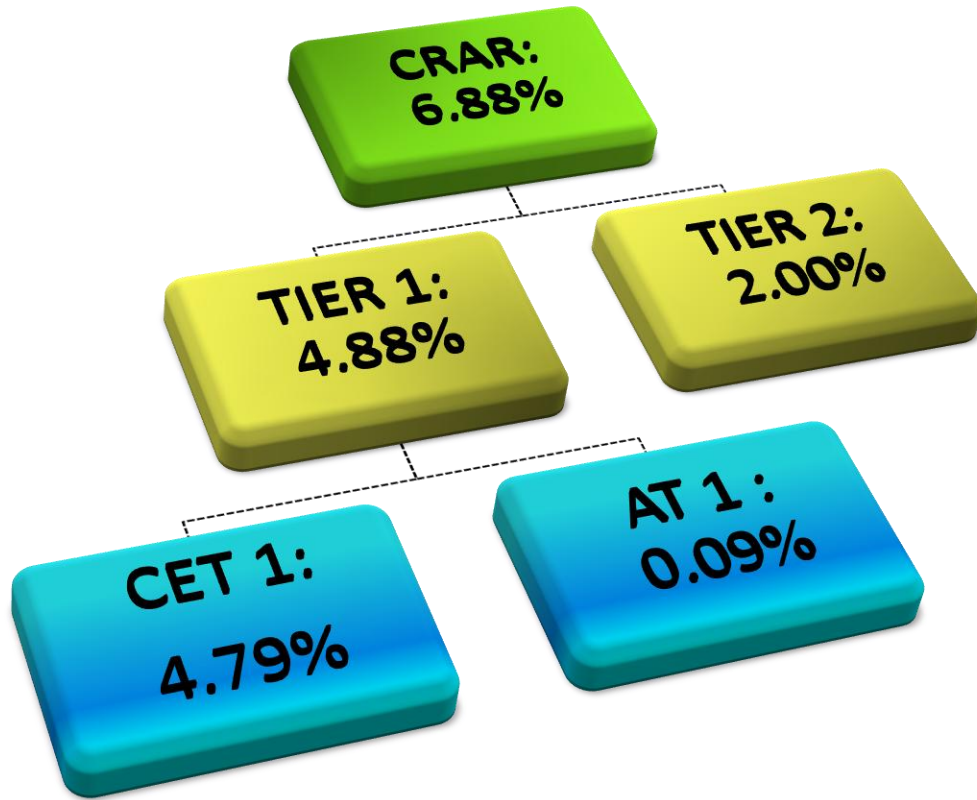
Rs. in crore

Sl.	CRAR (under Basel-III): Regulatory Capital	Jun'18	Mar'19	Jun'19
1	Common Equity Tier 1 Capital	6195	12483	12512
2	Additional Tier 1 Capital	120	45	45
3	Total Tier 1 Capital (1+2)	6315	12528	12557
4	Tier 2 Capital	2589	3667	3674
5	Total Capital (3+4)	8904	16195	16231
6	Common Equity Tier 1 Ratio (%)	4.79	9.65	9.68
7	Total Tier 1 Capital Ratio (%)	4.88	9.68	9.71
8	Tier 2 Capital (%)	2.00	2.83	2.84
9	Total Capital Ratio (%)	6.88	12.51	12.55
10	Liquidity Covergare Ratio (LCR) Daily Average (%)	174.85	210.33	165.14

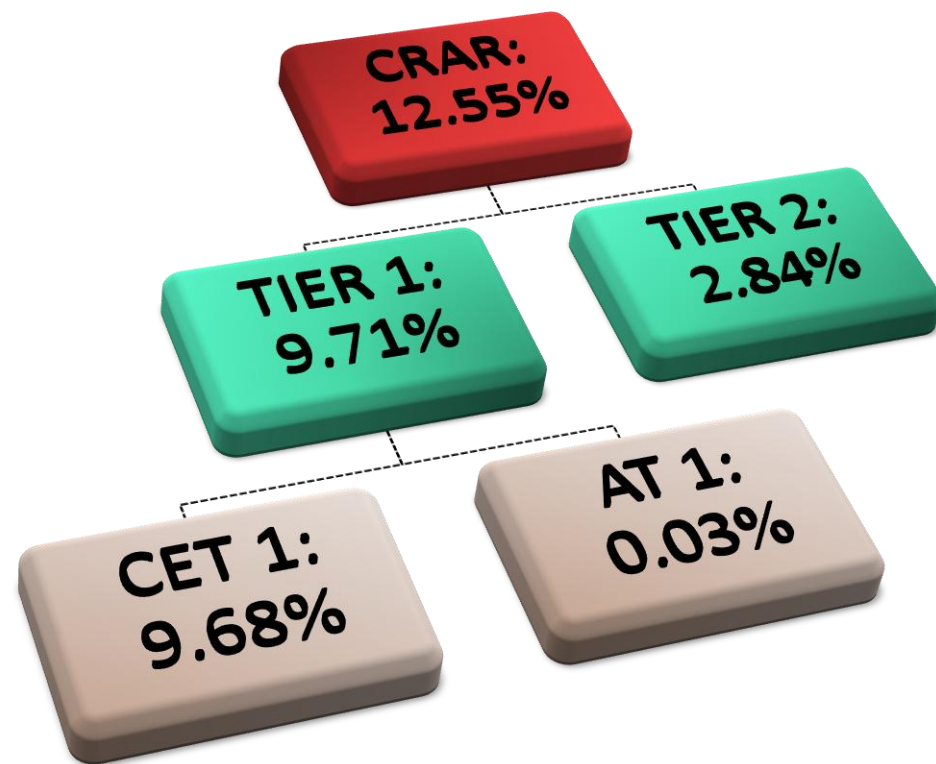




Jun'18



Jun'19





Rs. in crore

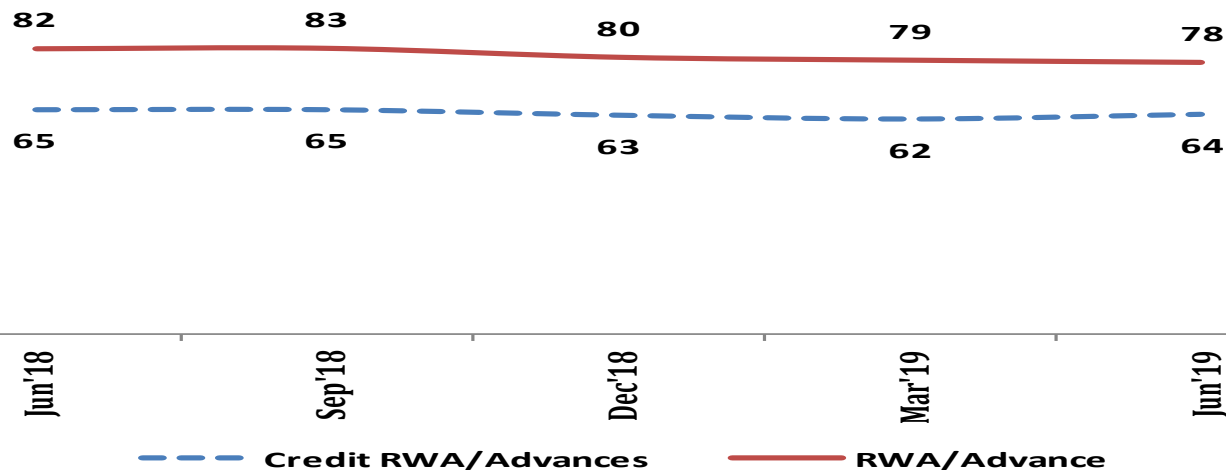
Risk Weighted Assets	Jun'18 (Audited)	Sep'18 (Audited)	Dec'18 (Audited)	Mar'19 (Audited)	Jun'19 (Audited)	Goal for FY20
Total RWA	129440	128370	126747	129405	129233	140427
Credit Risk	102534	101614	100291	101563	104690	113349
Market Risk	12522	12371	12072	13458	10518	13500
Operational Risk	14384	14384	14384	14384	14025	13578
Leverage Ratio	2.48	2.50	3.57	4.72	4.83	





Rs. in crore

MOVEMENT OF RWA AGAINST ADVANCES					
Particulars	As on				
	Jun'18	Sep'18	Dec'18	Mar'19	Jun'19
Credit RWA(Includes NFB RWA)	102535	101614	100291	101563	104690
Market RWA	12522	12371	12072	13458	10518
Operation RWA	14384	14384	14384	14384	14025
Total RWA	129441	128369	126747	129405	129233
Total Advances	156918	155378	158478	163552	164702
Credit RWA/Advances	65	65	63	62	64
Total NFB Outstanding	20690	18650	16520	16962	16589
Conversion Factor For NFB	20%-100%	20%-100%	20%-100%	20%-100%	20%-100%
NFB RWA	5639	5736	5083	4794	5219
Credit Equivalent After CCF	10923	9791	8712	8927	8770
RWA/Advance	82	83	80	79	78





Rs. in crore

Sl.	Parameters	Jun'18	Mar'19	Jun'19
1	NPA as at the beginning of the Qtr	26563	28219	28705
2	Cash Recovery	1289	754	501
3	Upgradation	473	426	372
4	Write off including PWO	1982	1160	1992
5	ARC-SR/ Restructuring-NCD	0	0	100
6	Total Reduction	3745	2340	2964
7	Fresh Addition for the Qtr	2249	2826	2962
8	NPA as at the end of the Qtr	25068	28705	28703
9	Provisions for Bad Debts	14657	21285	20474
10	Net NPAs	10410	7419	8230
11	Recovery in written-off debt A/cs Interest received/ derecognised Interest	591	376	201
12	Total Cash recovery including Recovery in Written Off debts & DRI	1880	1130	702
13	Total Recovery (3+12)	2353	1556	1074





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 30th June 2019)		7	12	19	116	22	157
Number Of Accounts Admitted Under IBC (As On 30th June 2019)		7	10	17	84	10	111
No Of Cases Where Resolution Plan Has Been Approved by COC		2	2	4	7	2	13
Of which, no of Cases Where Resolution Plan Has Been Approved by NCLT		2	1	3	7	0	10
Outstanding As On 30th June 2019		2999.35	3547.99	6547.34	10335.35	1318.40	18201.09
Provision Made Till 30th June 2019		2998.87	3316.76	6315.63	9617.79	1254.66	17188.08
Provision Coverage As On 30th June 2019 In These Accounts (Calculated on NPA O/S)		99.98%	93.48%	96.46%	94.15%	95.16%	95.06%
Expected Resolution & Write Back Up To September 2019	No of A/c	2	1	3	4	2	9
	Exp Resolution Amt.	894.74	36.26	931	23.84	15.96	970.80
	Exp Write Back Amt	894.74	36.26	931	22.29	15.96	969.25
	Exp NPA Reduction	1888.83	92.73	1981.56	23.84	15.96	2021.36

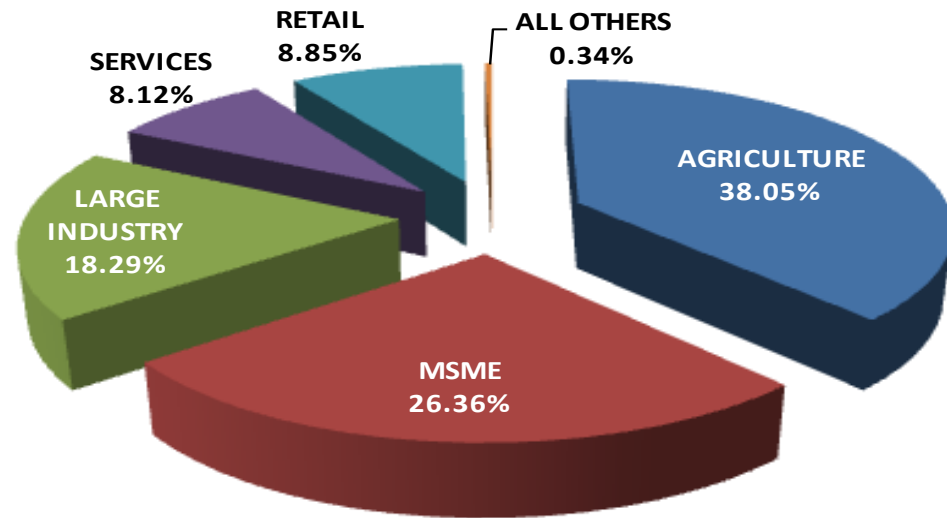




Sector wise fresh slippages: (Rs. In crore)

Sector Wise	Jun'19	% of Total Slippages
AGRICULTURE	1127	38.05
MSME	781	26.36
LARGE INDUSTRY	542	18.29
SERVICES	240	8.12
RETAIL	262	8.85
ALL OTHERS	10	0.34
TOTAL	2963	

Fresh Slippage %



Industry wise fresh slippages:

(Rs. In crore)

Parameters	Iron & Steel	Infrastructure	Textile	Power Generation	Gems & Jewellery	Oil Industry	Food Processing
NO OF ACCOUNT	6	16	1	0	1	0	5
AMOUNT	87.63	369.48	1.29	0	3.49	0	10.10





Rs. in crore

Particulars	Jun'18		Mar'19		Jun'19		Q-o-Q Variation	Y-o-Y Variation
	Amt.	% of Gross Advance	Amt.	% of Gross Advance	Amt.	% of Gross Advance		
Standard	131850	84.03	134847	82.45	135998	82.57	1151	4148
Sub-Standard	5162	3.29	6559	4.01	7216	4.38	657	2054
Doubtful	16485	10.51	16381	10.02	13889	8.43	-2491	-2595
Loss	3421	2.18	5765	3.52	7598	4.61	1833	4177
Total NPA	25068	15.97	28705	17.55	28703	17.43	-1	3636
Total Advance	156918		163552		164702		1150	7784

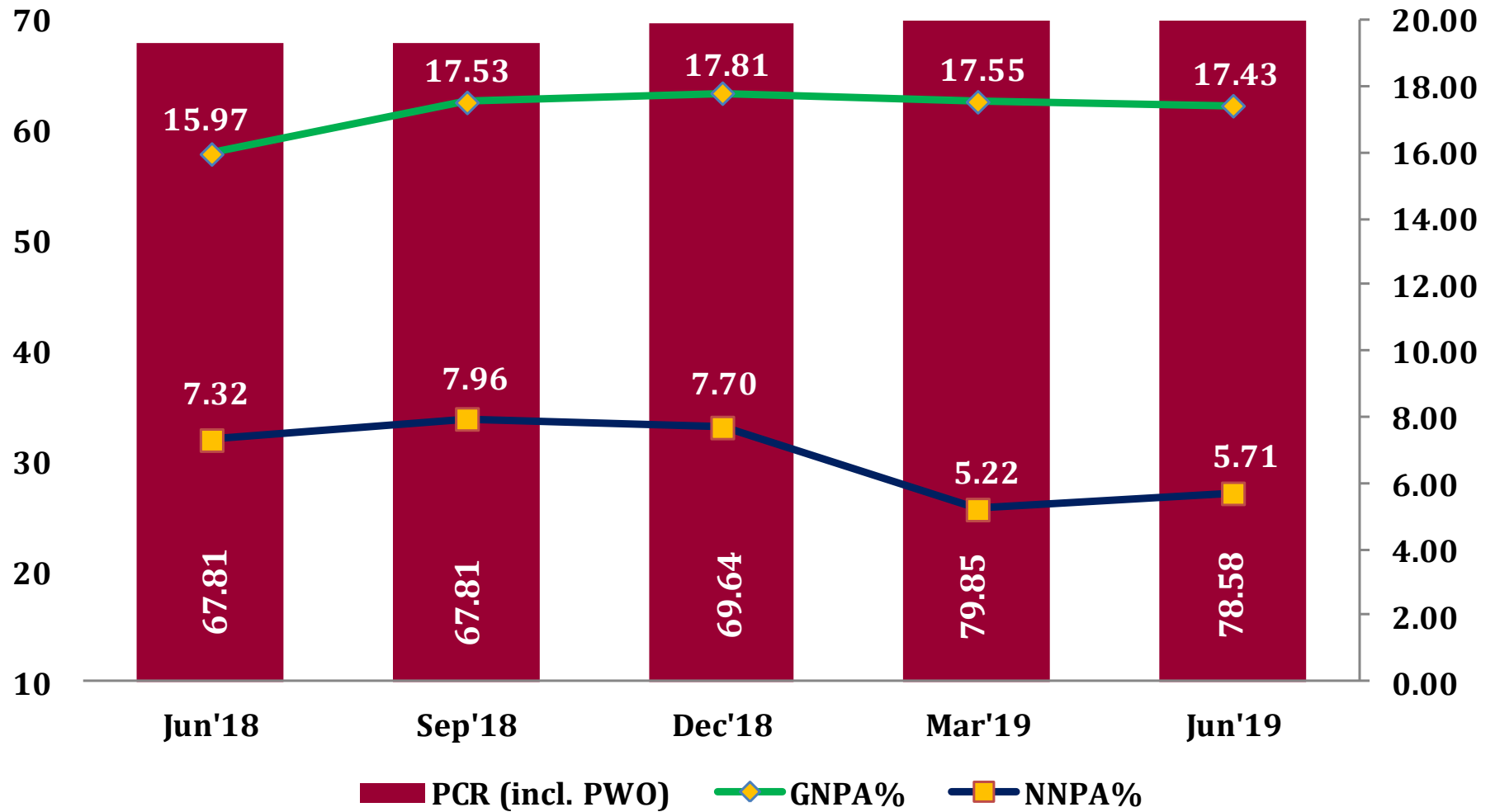




Rs. in crore

Sl.	Parameters		Jun'18	Sep'18	Dec'18	Mar'19	Jun'19
1	Total Advances		156918	155378	158478	163552	164702
2	GNPA	Amount (Rs. crore)	25068	27236	28219	28705	28703
		Ratio	15.97	17.53	17.81	17.55	17.43
3	NNPA	Amount (Rs. crore)	10410	11083	10865	7419	8230
		Ratio	7.32	7.96	7.70	5.22	5.71
4	Provision Coverage Ratio (%) (inc. PWO)		67.81	67.81	69.64	79.85	78.58
5	Provision Coverage Ratio (%) (excl. PWO)		58.47	59.31	61.50	74.15	71.33







Rs. in crore

	Total	PWO	GNPA	Provision +PWO	PCR
Domestic	24787	6822	17965	22077	89.07
Overseas	291	291	0	291	100.00
Total	25077	7112	17965	22367	89.19





Rs. in crore

Parameters	As on Jun'18		As on Mar'19		As on Jun'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	1742	1.11	3267	2.00	4075	2.47	25978	15.69
MSME	4637	2.95	3461	2.12	3973	2.41	25677	15.47
Large Industry	13779	8.78	16901	10.33	15666	9.51	45805	34.20
Services	3255	2.07	3591	2.20	3429	2.08	38417	8.93
Retail	608	0.39	971	0.59	1151	0.70	20385	5.64
All Others	1048	0.67	513	0.31	410	0.25	8440	4.85
Total	25068	15.97	28705	17.55	28703	17.43	164702	17.43

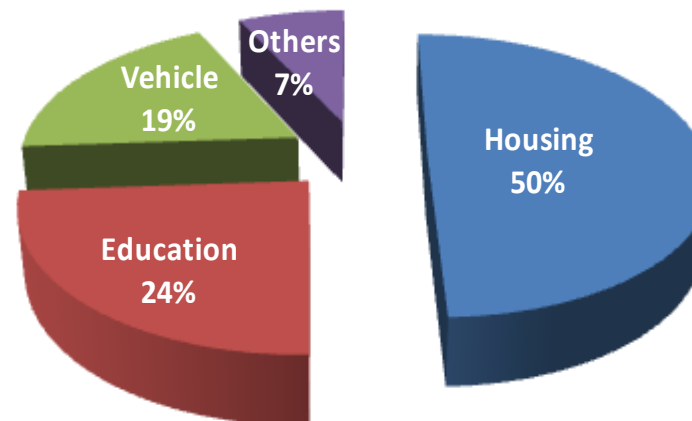


Rs. in crore

Parameters	As on Jun'18		As on Mar'19		As on Jun'19	
	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit
Iron & Steel	3981	2.54	3927	2.40	3823	2.32
Engineering	2138	1.36	2157	1.32	2034	1.23
Infrastructure	1145	0.73	1732	1.06	1878	1.14
Textile	1283	0.82	1394	0.85	1220	0.74
Power Generation	1846	1.18	1837	1.12	1475	0.90
Gems & Jewellery	494	0.31	653	0.40	658	0.40
Oil Industry	231	0.15	301	0.18	45	0.03
Food Processing	684	0.44	488	0.30	404	0.25
Others	13266	8.45	16216	9.91	17166	10.42
Total	25068	15.97	28705	17.55	28703	17.43

Rs. in crore

Sectors	As on Jun'18			As on Mar'19			As on Jun'19		
	Gross Advance	Sector NPA	Sector NPA %	Gross Advance	Sector NPA	Sector NPA %	Gross Advance	Sector NPA	Sector NPA %
Total Retail Credit	18410	715	3.88	20150	1078	5.35	20814	1169	5.62
Of Which									
Housing	13383	341	2.55	14757	505	3.42	15021	580	3.86
Education	1639	81	4.95	1545	250	16.21	1517	285	18.76
Vehicle	1523	164	10.74	1530	183	11.98	1731	219	12.66
Others	1865	129	6.90	2319	139	5.99	2545	85	3.35

NPA Bifurcation as on Jun'19




Rs. in crore

Particulars	Jun'18	Mar'19	Jun'19
Opening Standard Restructured Advances (As on 31st March)	945	945	495
Add: Addition In Restructured Accounts	53	122	112
Add: Upgradations	172	173	0
Less: Downgradations	0	391	35
Less: Ceased To Attract	0	263	0
Add/Less: Additional Disbursement/Repayment/Write Off/Sale To ARC	28	91	23
Closing Restructured Standard Advances	1142	496	549





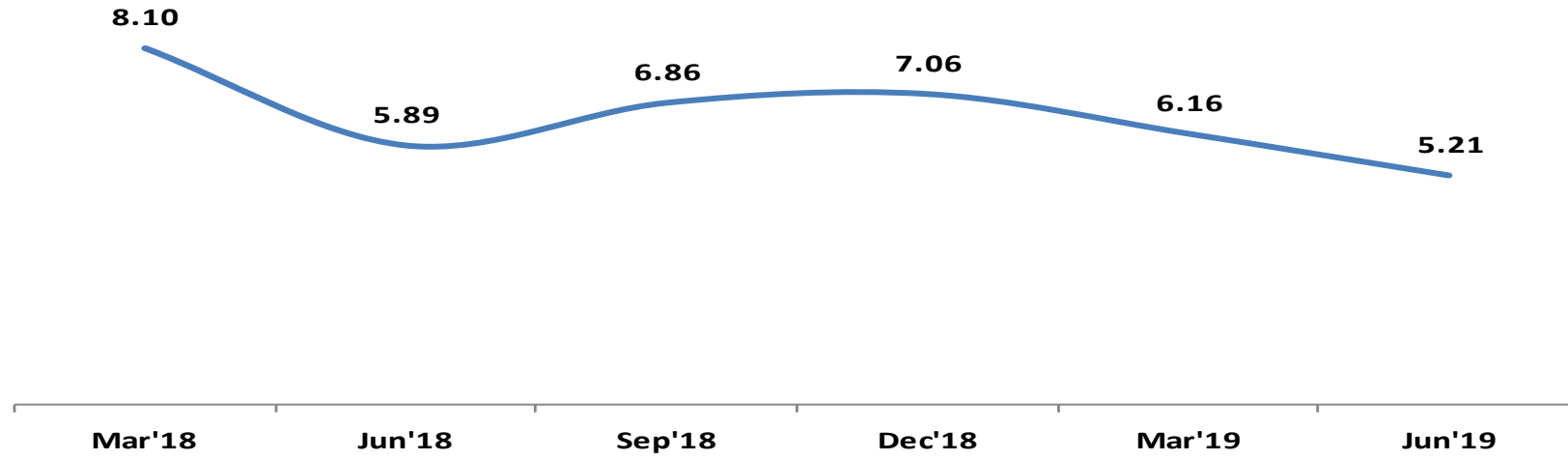
Rs. in crore

	Jun'18	Sep'18	Dec'18	Mar'19	Jun'19
Stressed Assets	26210	28078	28739	29201	29252
% to total advances	16.70	18.07	18.13	17.85	17.76

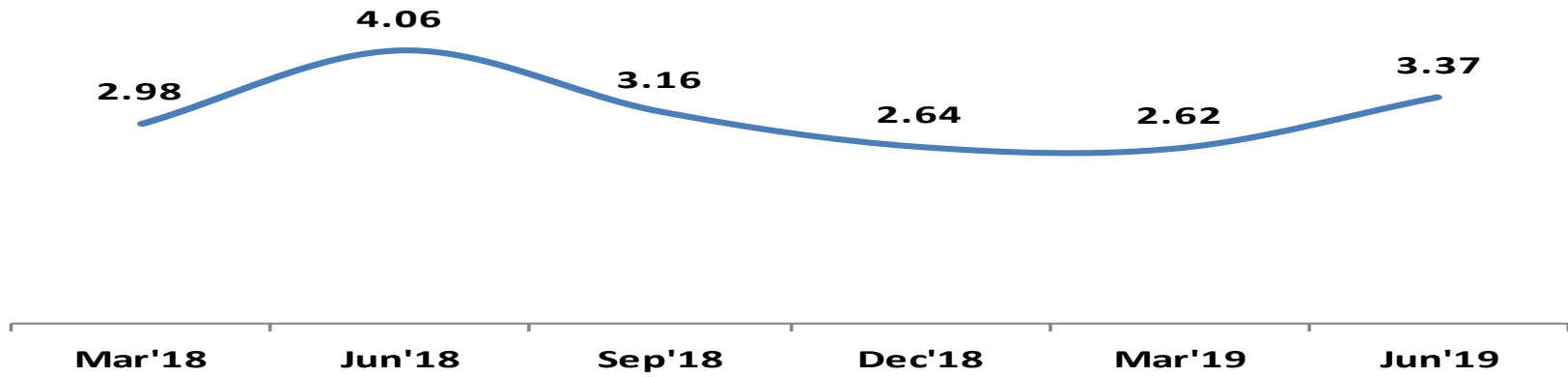




% of SMA-I Portfolio to Domestic Advance



% of SMA-II Portfolio to Domestic Advance





Rs. in crore

	S4A	SDR	5/25	Total
No. of accounts	1	0	10	11
Amount	265	0	3419	3684

Sl.	Particulars	No./ /Amount	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	0	871	2	873
		Amount	0	217	332	549
	% to Gross Credit		0.00	0.13	0.20	0.33





Rs. in crore

Parameters	As on Jun'18		As on Mar'19		As on Jun'19	
	Outstanding	Of which Standard	Outstanding	Of which Standard	Outstanding	Of which Standard
Agriculture	0	0	0	0	0	0
MSME	36	36	149	149	217	217
Large Industry	1106	1106	347	347	332	332
Retail	0	0	0	0	0	0
All Others	0	0	0	0	0	0
Total	1142	1142	496	496	549	549





Rs. in crore

Parameters	Outstanding as on Jun'19	% share to Total Restructured	Of which Standard	% share to Total Standard Restructured
Infrastructure	24	4	24	4
Food Processing	343	62	343	62
Others	182	34	182	34
Total	549		549	



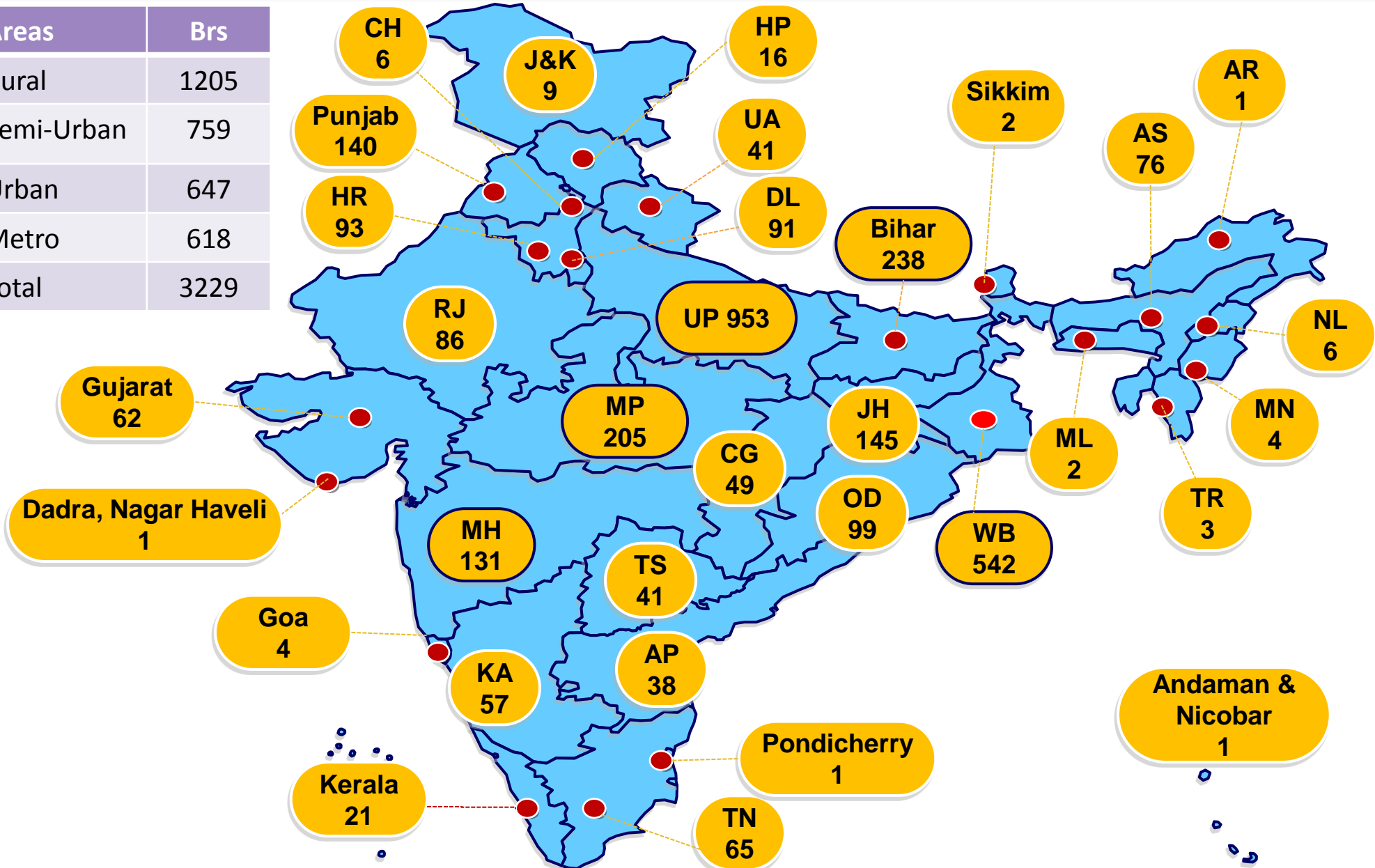


Rs. in crore

Parameters	Jun'18	Sep'18	Dec'18	Mar'19	Jun'19
	SMA2	SMA2	SMA2	SMA2	SMA2
Power	2	7	0	0	0
Road & EPC	3	298	199	308	269
Iron & Steel	29	66	38	26	31
Textile	388	115	64	21	19
Others	5634	4225	3772	3854	5147
Total	6056	4711	4073	4209	5466



Areas	Brs
Rural	1205
Semi-Urban	759
Urban	647
Metro	618
Total	3229



BCs	6417	6106	6025
ATMs	1,105	836	792
Branch	3,245	3229	3229



FY18



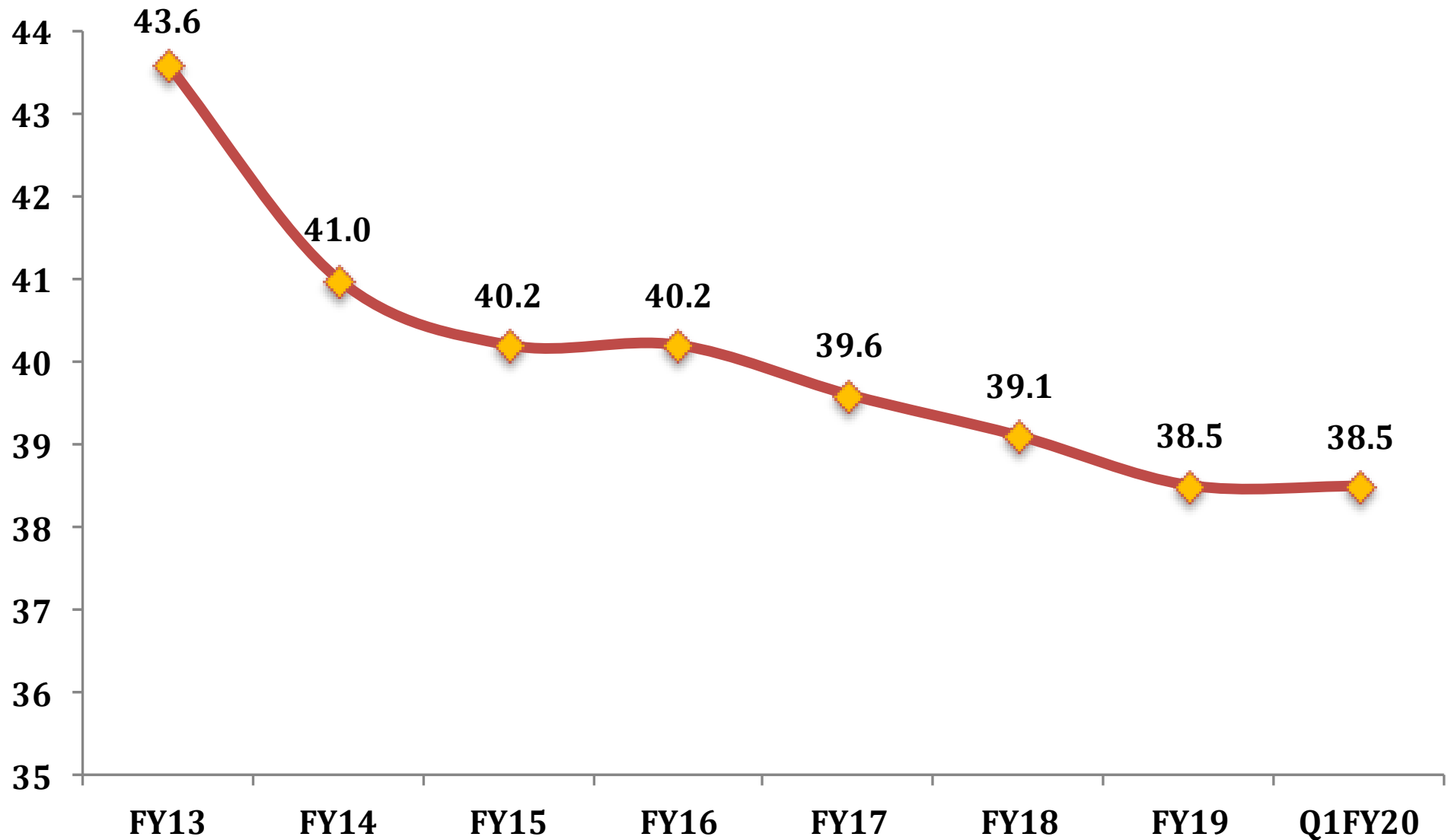
FY19

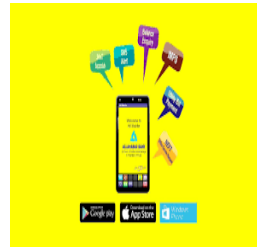


Q1FY20

Total Network	10767	10171	10046
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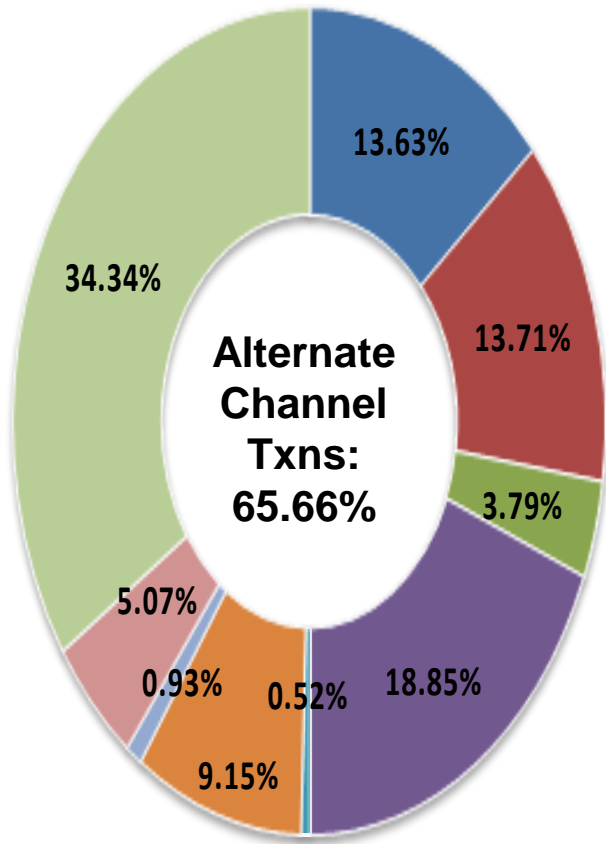




Particulars	Jun'18	Mar'19	Jun'19	Y-o-Y (%)
No Of Debit Cards	12964542	6086159	6029892	↓ -53.49
Net Banking (No Of Customer Reg.)	1343440	1515113	1628011	↑ 21.18
Mobile Banking (Em-power) (No Of Customer Reg.)	218907	462070	694008	↑ 217.03
No Of ATM	1112	836	792	↓ -28.78
No Of E - Lounge	187	187	187	
BHIM UPI	407506	571781	650740	↑ 59.69

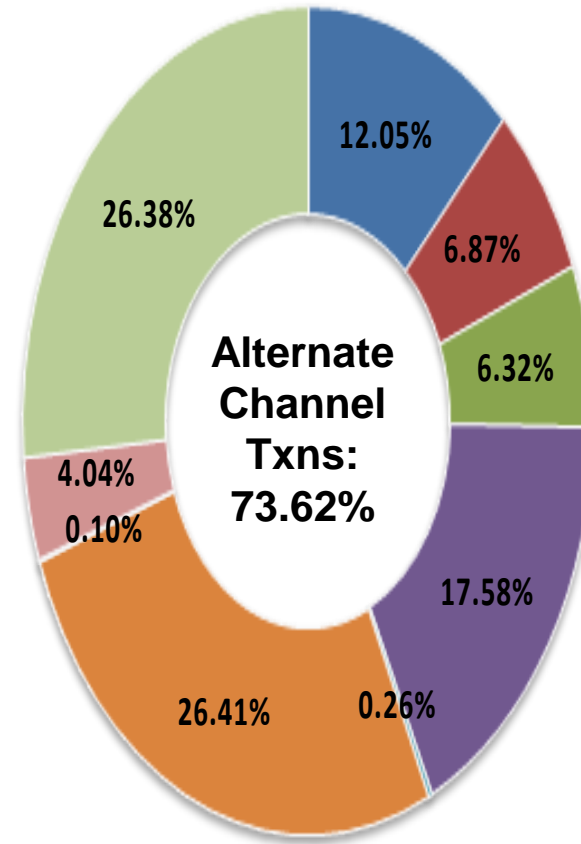


Jun'18



- ATM
- POS
- Internet Banking
- Mobile Banking
- Cash Deposit Kiosk
- UPI
- IMPS
- RTGS & NEFT
- Branch

Jun'19

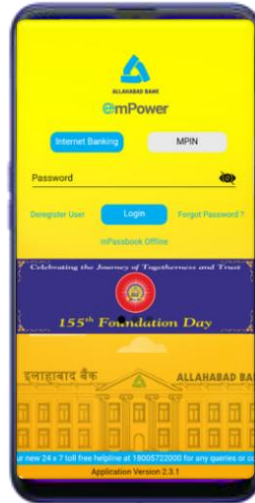


- ATM
- POS
- Internet Banking
- Mobile Banking
- Cash Deposit Kiosk
- UPI
- IMPS
- RTGS & NEFT
- Branch





Gateway to
Green Banking



#AllBank_emPower
Beyond Mobile Banking

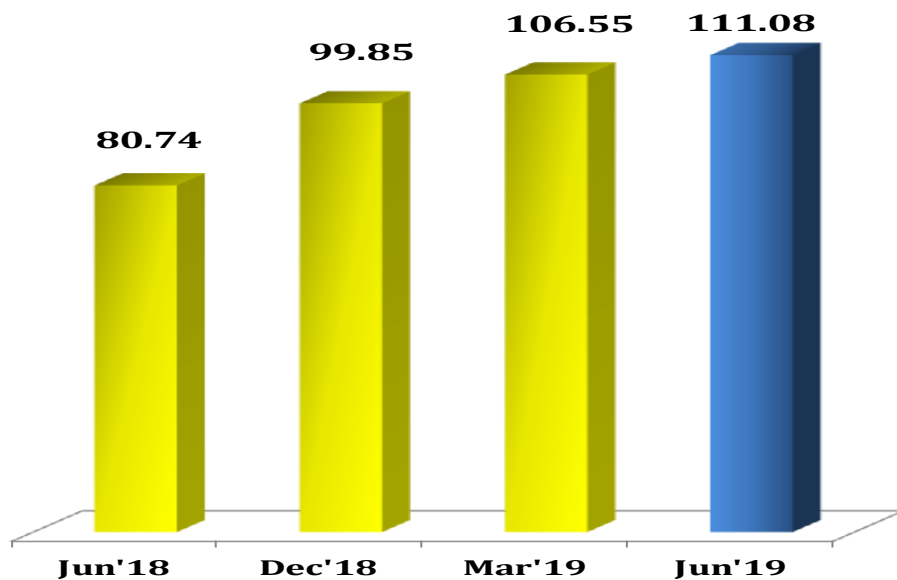
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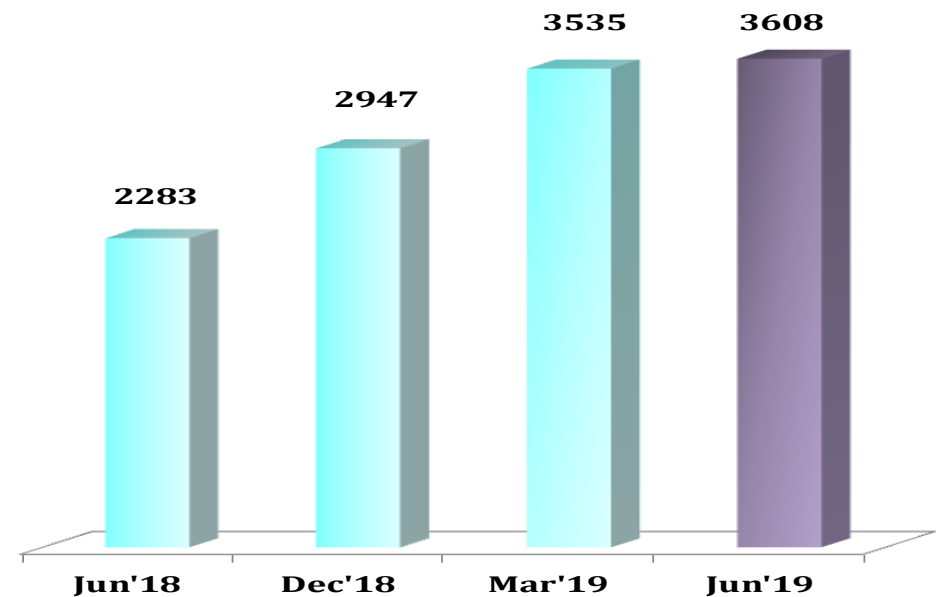


Particulars	Jun'18	Dec'18	Mar'19	Jun'19
FI Accounts Bank (in lakh)	150.97	166.96	174.27	179.77
SB (PMJDY) Deposit (Rs crore)	2283	2947.39	3534.92	3608.14
Retail Term Deposit (Rs crore)	2911.51	3543.91	4082.05	4279.72
Total Deposit Balance (Rs crore)	5194.51	6491.30	7616.97	7887.86

PMJDY Accounts (in lakh)

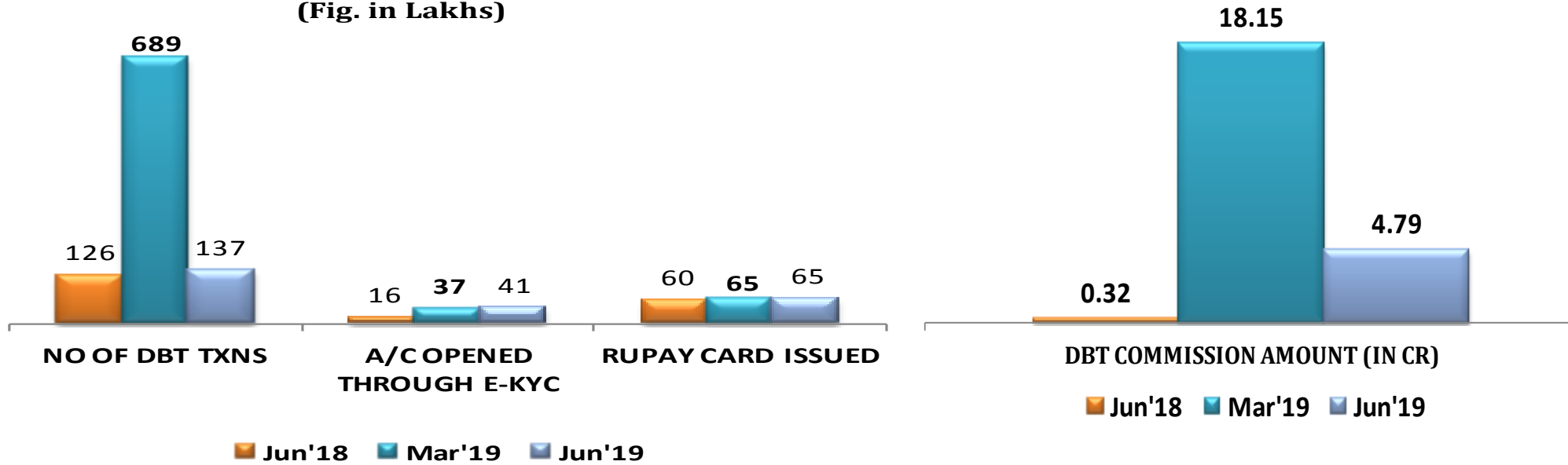


Balance in PMJDY Accounts (Rs. crore)

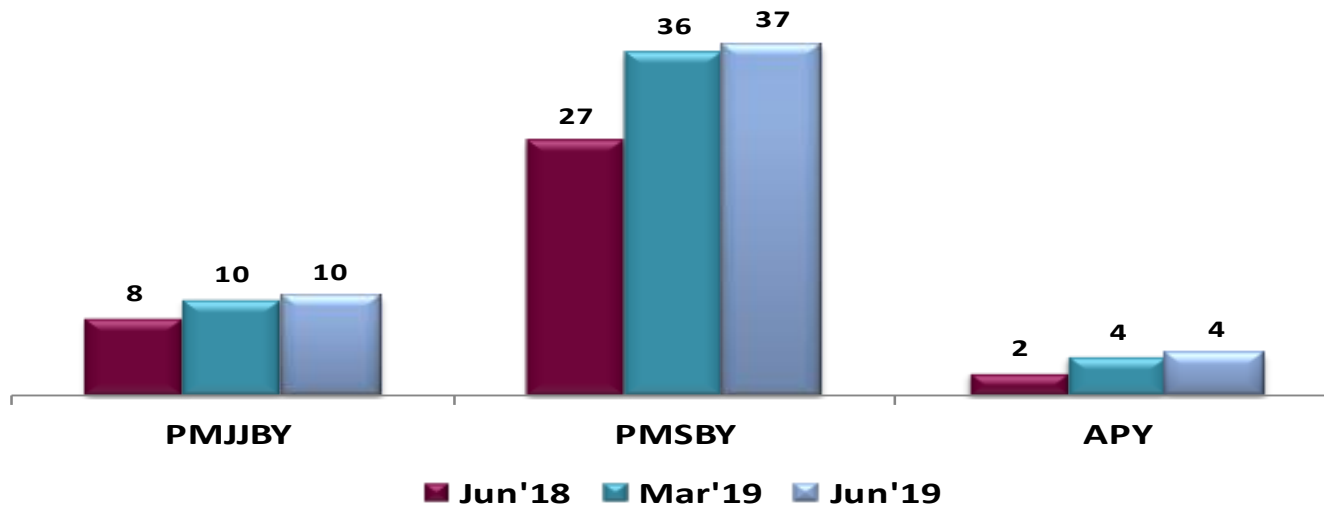





(Fig. in Lakhs)




Jan Suraksha Schemes Enrolment (No. in Lakhs)



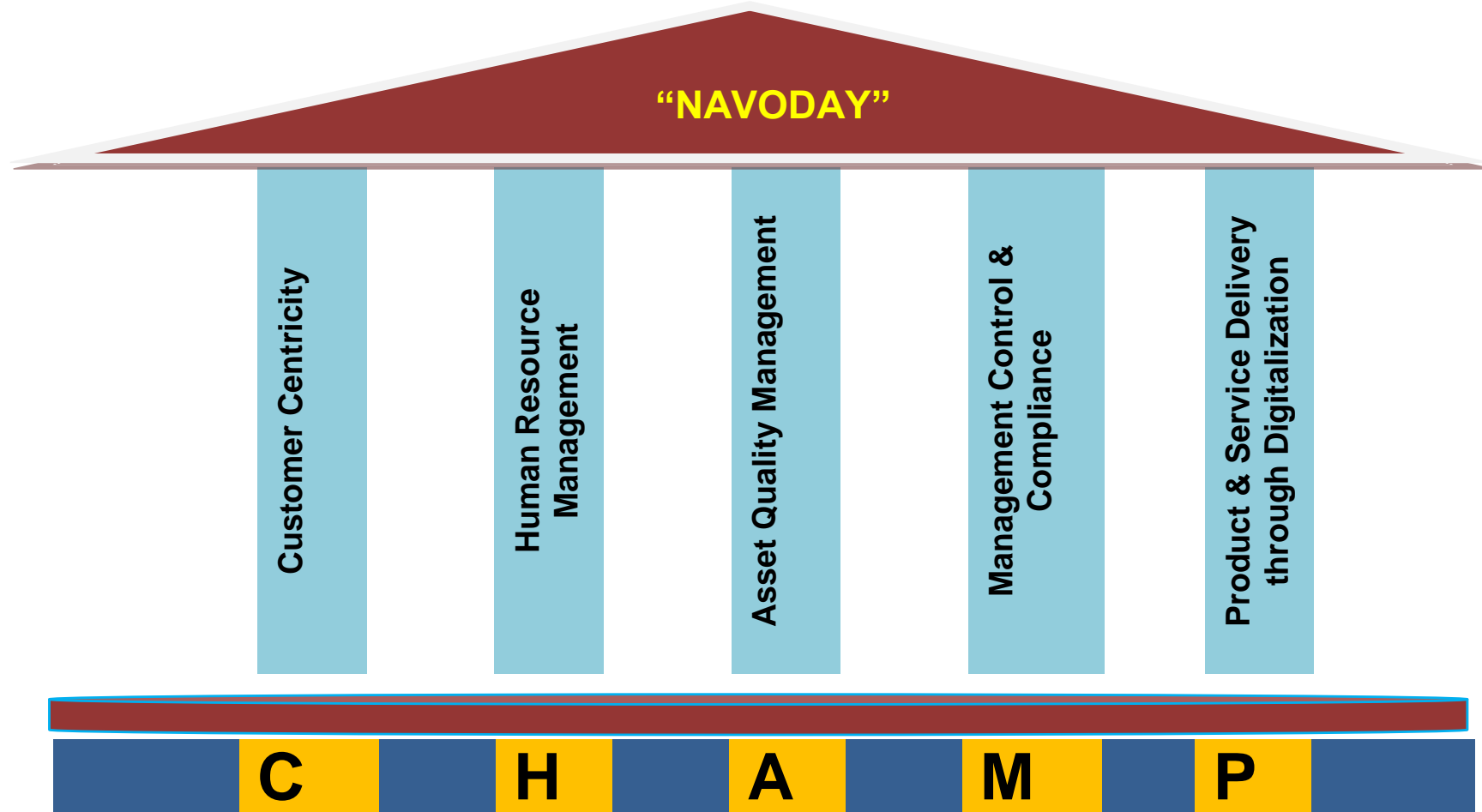


	PARAMETERS		Bank as a whole
	Disbursement Target (Rs. crore) (Q1FY20)		NA
	Amount Sanctioned (Rs. crore) Q1FY20		40.10
	Achievement % (Sanction)		NA
	Amount Disbursed (Rs. crore) Q1FY20		39.28
	Achievement % (Disbursement)		NA

(Rs in crores)

	Since inception			From 01.04.19 to 30.06.19		
	No. of A/cs	Amt. Sanctioned	Amt. Disbursed	No. of A/cs	Amt. Sanctioned	Amt. Disbursed
	1582	424.19	326.74	3	0.55	0.55





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.





Village Mohalla Contact Program: To spread financial literacy and to impart awareness about various products and services of our bank. Till now 3029 branches has organized 6688 camps, through which Rs 9065 lakhs were recovered & Rs 97684 lakhs KCC loan were sanctioned.



Each One Reach Ten: Every employee has to reach at least ten NPA borrowers for NPA reduction and improving quality of advances. Out of 245864 NPA borrowers as on 31.03.2019, 218974 borrowers i.e. 89.06% have been contacted by 30.06.2019. Further, A mobile APP named “**EACH ONE REACH TEN**” is being operationalised w.e.f. 1st week of Aug’19, wherein visit details of NPA borrower shall be captured.



Allahabad Bank SBI Co-Branded Credit Card: It will enhance our customer service by offering new range of products. At present our card base is 11100.



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



Tie up with SBI Life: Bank since launching of Life Insurance Business with SBI Life in January 2019 has garnered an income of 0.70 Crores during current fiscal as on 30.06.2019 with 2200 fresh policies.



**Implementation of
Cyber Security
Operation Centre**

It will improve cyber security posture of the bank and achieve an effective cyber security shield against numerous threats to Bank's IT Asset.

**Branch
Rationalisation**

In order to have cost efficiency, the Bank has planned rationalisation of 50 branches in H1FY20. As on date 18 branches have already been rationalised/merged with other branches.

**Identifying 500
branches as -PRIME
BRANCH**

PRIME Branches in their command area will maintain effective liaison with Trusts, Association/ Society/ Corporation/ Government (TASCG) clientele for mobilization of large ticket CASA Deposits and also promote marketing of third party and Digital products.

**Location of
Branches based on
Geographical
Coordinates**

It will provide our branch location on digital maps on internet / apps. The precise location of our branches is recorded for efficient use by user public and stakeholders.

Specified Branches

Specified branches viz. Large Corporate Branch (LCB), Corporate Finance Branch (CFB), Trade Finance Branch (TFB), SME Finance Branch (SFB), Stressed Asset Management Branch Large (SAM-L), Stressed Asset Management Branch (SAM), Digital Banking Branch (DBB), Agri Finance Branch (AFB), Prime Branch (PB) have been made operational which are manned by specifically trained and experienced employees.

Lead Generation by Bank Employees

To involve each staff in strengthening the Asset Portfolio for contributing in overall growth and profitability.

Daily Asset Monitoring Portal (DAMP)

The portal will capture information on latest developments in all loan accounts appearing in SMA category from day one.

DeVA and Asset Management Centre (DAMC)

DAMC shall facilitate uniformity, increased efficiency and reduced Turnaround Time (TAT) in the process of loan account opening and DeVA approval in a single window concept.



**AllBank IMPACT:
Integrated Module
for Processing &
Approval of Credit**

The portal have the facility to submit loan application by branches and customers online.

**Centralized TDS
Software- ACCEPT**

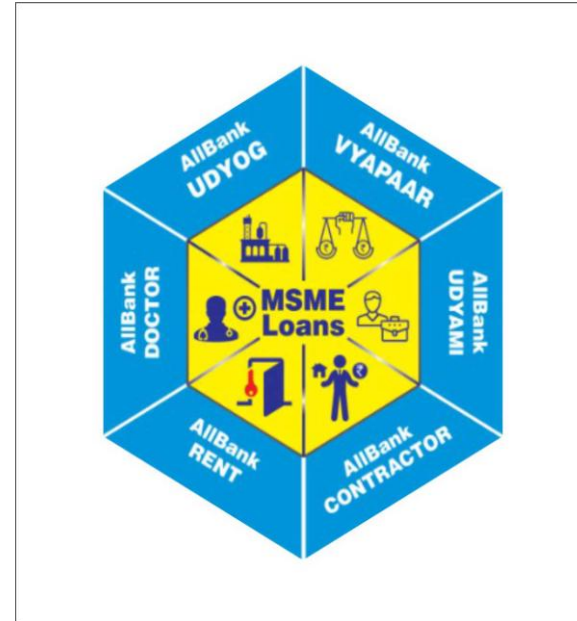
It will carry out the rectification of past TDS defaults, centralization of TDS compliances and streamlining of Tax Audit of the Bank besides filing of Form 61, 61A and 61B. Q1 quarterly return for 15G & 15H has already been filed centrally within due date.

**Introduction of
Vigilance Inspection
Portal (VIP)**

It will make vigilance frame work of the Bank more effective and ensure prompt compliance.

**Web Portal for
Issuance of Policies
under "SBI Life
Insurance Co. Ltd."**

The portal will help the branches in prompt issuance of policies and tracking the policies for renewals through a ready MIS.



Advertisement for AllBank CA products. It features a photograph of three people (two men and one woman) standing together. Below the photo, there are three product options with icons:

- AllBank CA Silver** For micro and small businesses (icon: small shop)
- AllBank CA Gold** For medium enterprises (icon: factory)
- AllBank CA Platinum** For large companies (icon: large factory)

Advertisement for AllBank Gen X Savings Bank Account. It features a photograph of a smiling young man with curly hair. Overlaid on the photo are icons of a smartphone, a credit card, and a calendar page showing the number "16". The text "AllBank Gen X" is prominently displayed, with "Gen X" in a large, stylized font. Below it, the text reads "Savings Bank Account (Above 10 years to 40 years)".





Allahabad Bank's Guwahati Zone was placed number one by PFRDA under Art of Inclusion - APY Campaign for FY19.





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 total slippage to be at 6% for the entire year with moderation being visible from Q3FY20 onwards.

Recovery/Resolution:

Dedicated SAM verticals are in place to accelerate recovery and expect resolution in some well provisioned large account in Q2FY20.

Earnings:

The Bank has achieved break even during Q1FY20 as per our earlier guidance and expect to post Net Profits consistently. Improvement in NIM and Cost to income ration during Q1FY20 was as per our earlier guidance and the trend is expected to be maintained.

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. The bank intends to go for a QIP upto Rs 2000 crores during Q2FY20.





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Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “future”, “plan”, “objective”, “goal”, “project” “should”, “will Pursue” and similar expressions or variations of such expressions may constitute “forward-looking statement”. Allahabad bank undertakes no obligation to update any forward looking statement to reflect the impact of circumstances or events that arise after the date thereof.





Thank
you



Har Kadam
aap ke Saath

