

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



निवेशक संपर्क केंद्र / Investor Relations Centre

संदर्भ सं/ Ref. No.540/2914/CO/BNG

दिनांक/Date: 02.11.2017

The Vice President – (Listing) BSE LIMITED Phiroze Jeejeebhoy Towers Dalal Street, MUMBAI - 400 001	The Vice President (Listing) NATIONAL STOCK EXCHANGE OF INDIA LIMITED Exchange Plaza, Bandra Kurla Complex Bandra (E), MUMBAI - 400 051
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Dear Sir,

Sub:Presentation made in Analysts meet held on 02.11.2017

We are submitting presentation made in Analysts meet held (through Earnings Call) on 02.11.2017 in compliance with Regulation 30 of SEBI (Listing Obligations & Disclosure requirements) Regulations, 2015.

Thanking you,

Yours faithfully,


(Sushant Jain)
COMPANY SECRETARY



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

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WELCOME TO ANALYST MEET

2nd Nov, 2017

Performance Highlights For the
Half Year ended 30-Sep-2017

HIGHLIGHTS OF WORKING RESULTS



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Business

- Global Business at ₹ 4,97,487 Crore. Grew by 5% (Y-o-Y)
- Global Advances at ₹ 2,14,887 Crore. Grew by 6%(Q-o-Q)
- Savings Deposits grew by 21% (Y-o-Y)

Income

- Net - Interest Income increased by 7% (Y-o-Y)
- Non - Interest Income increased by 15% (Y-o-Y)

Profit

- Operating Profit increased by 20% (Y-o-Y)
- Profit for the Q2 of 2017-18 ₹ 105Cr

Advances

- Share of R A M (Retail, Agriculture and MSME) at 52%, increased from 49% (Y-o-Y)
- Agriculture Credit grew by 19%(Y-o-Y)

Capital

- CRAR (Basel III) at 12.17%

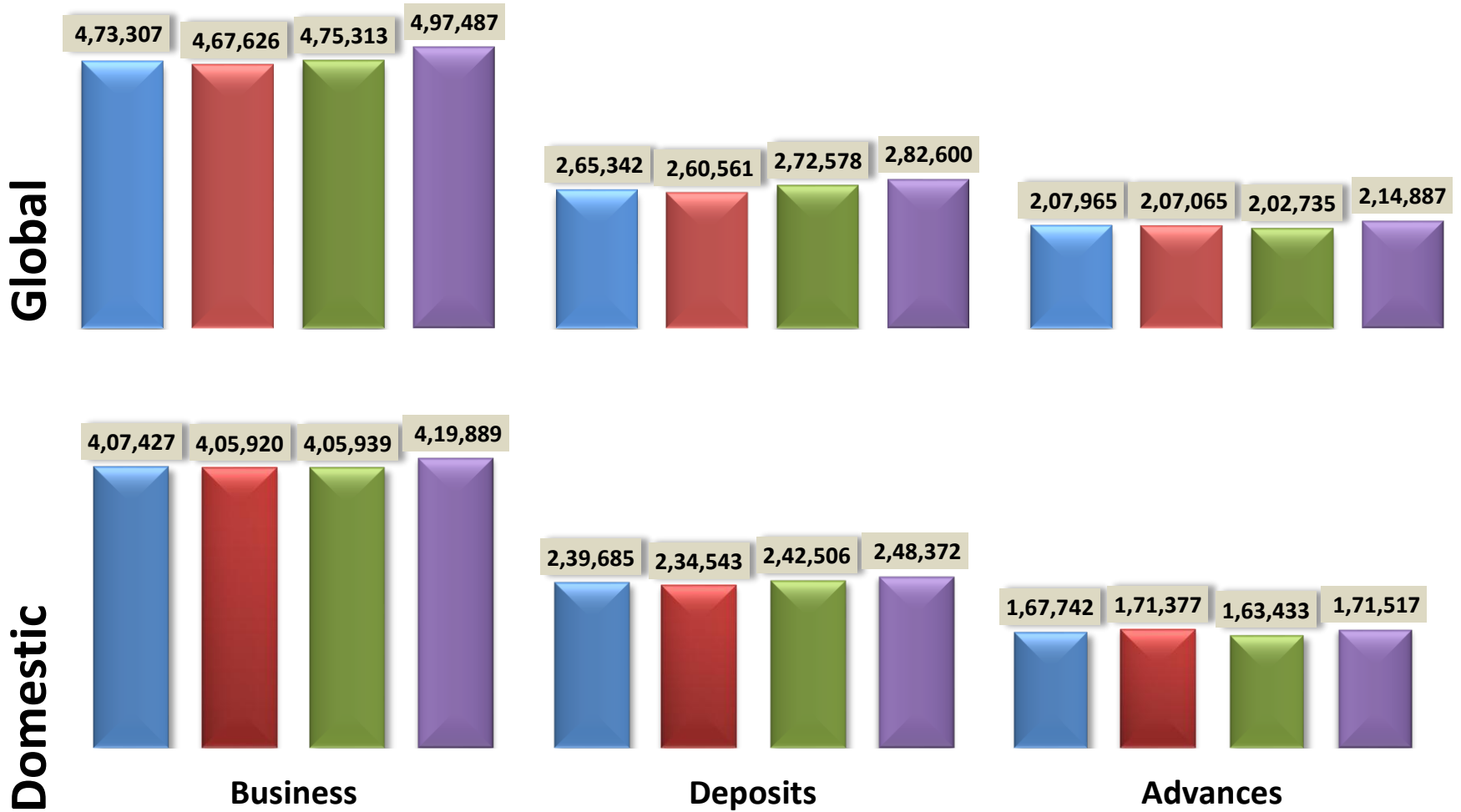
Margin

- Domestic NIM : 2.87%
- Global NIM : 2.46%

Business Position



₹ in Crores



■ Sep., 2016
 ■ Mar., 2017
 ■ June., 2017
 ■ Sep., 2017

Business Cross Section



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₹ in Crores

Particulars	As At			Y-o-Y Growth		Q-o-Q Growth		Mar., 2017
	Sep., 2016	Jun., 2017	Sep., 2017	Amt.	%	Amt.	%	
Global Business	4, 73, 307	4,75,313	4,97,487	24,180	5	22,174	5	4,67,626
Global Deposits	2,65,342	2,72,578	2,82,600	17,258	7	10,022	4	2,60,561
Global Advances	2,07,965	2,02,735	2,14,887	6,922	3	12,152	6	2,07,065
Domestic Business	4 ,07, 427	4,05,939	4,19,889	12,462	3	13,950	3	4,05,920
Domestic Deposits	2,39,685	2,42,506	2,48,372	8,687	4	5,866	2	2,34,543
Domestic Advances	1,67,742	1,63,433	1,71,517	3,775	2	8,084	5	1,71,377
Overseas Business	65,880	69,373	77,598	11,718	18	8,225	12	61,706
Overseas Deposits	25,657	30,071	34,228	8,571	33	4,157	14	26,018
Overseas Advances	40,223	39,302	43,370	3,147	8	4,068	10	35,687

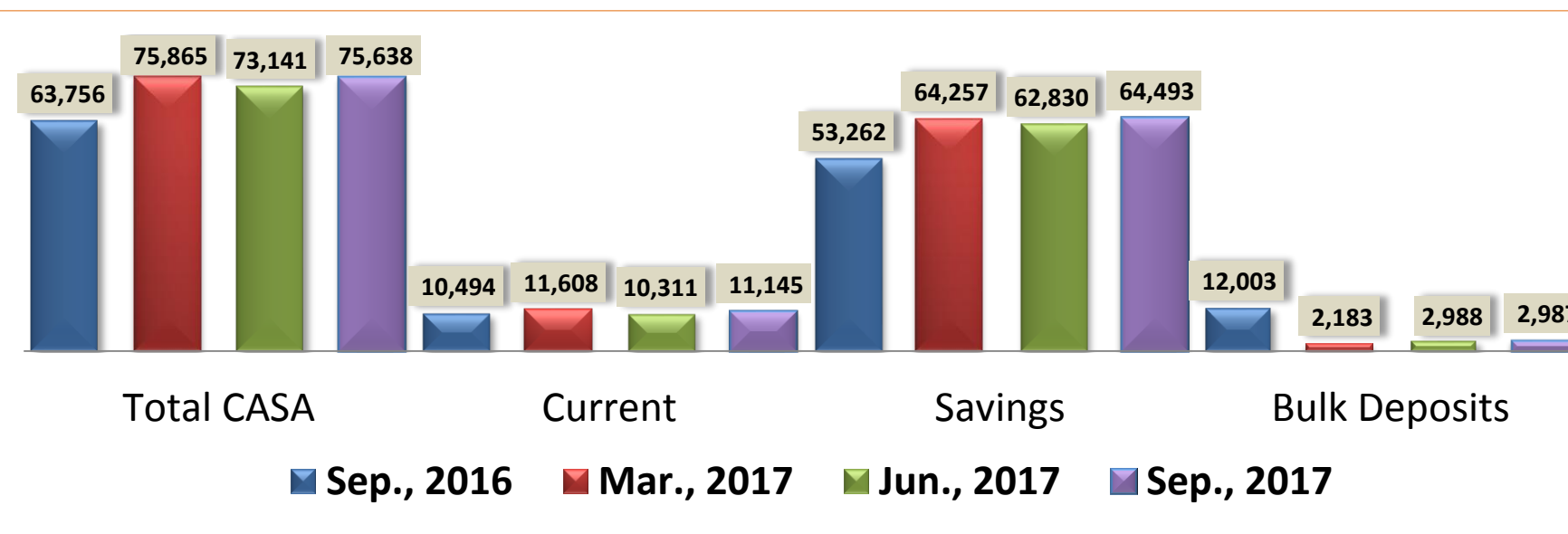
CASA Deposits



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₹ in Crores

Particulars	As At				Y-o-Y Growth		Q-o-Q Growth	
	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Amt.	%	Amt.	%
CASA Deposits (Global)	63,756	75,865	73,141	75,638	11,882	19	2,497	3
Current Deposits	10,494	11,608	10,311	11,145	651	6	834	8
Savings Bank	53,262	64,257	62,830	64,493	11,231	21	1,663	3
Total Bulk Deposits	12,003	2,183	2,988	2,987	(9,016)	(75)	(1)	-
Bulk Deposits to Global Deposits (%)	4.52%	0.84%	1.09%	1.06%				



CASA Deposits - Domestic



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₹ in Crores



Domestic Advances



7

₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y Growth		Growth over Jun., 2017		Mar., 2017
				Amt	%	Amt	%	
Domestic Advances (Gross)	167,742	1,63,433	1,71,517	3,775	2	8,084	5	1,71,377
R etail Credit	27,221 (16%)	27,999 (17%)	28,647 (17%)	1,426	5	648	2	27,664 (16%)
A griculture Credit	28,186 (17%)	31,464 (19%)	33,652 (20%)	5,466	19	2,188	7	31,878 (19%)
M SME Credit	27,512 (16%)	26,611 (16%)	27,575 (16%)	63	0	964	4	26,981 (16%)
Total R A M	82,919 (49%)	86,074 (52%)	89,874 (52%)	6,955	8	3,800	4	86,523 (50%)

% age expressed on Gross Domestic Advances

Priority Sector Credit



₹ in Crores

Particulars	Sep., 2016	June., 2017	Sep., 2017	Y.O.Y Growth		% age to ANBC Level	Mandatory Requirement	Mar., 2017
				Amount	%			
Priority Sector Advances	63,838	67,421	70,797	6,959	11	42	40	67,905
Agriculture	28,186	31,464	33,652	5,466	19	20	18	31,878
Other Priority Sector	35,652	35,957	37,145	1,493	4			36,027
Micro & Small Enterprises	23,731	24,426	25,419	1,688	7			24,516
Advances to Weaker Section	22,425	21,411	22,613	188	1	13	10	21,144
Advances to Minority*	10,411	10,626	10,892	481	5	15	15	10,611
Advances to Women	14,523	15,784	15,929	1,406	10	9	5	15,712
ANBC Level	1,54,803	1,69,683	1,69,936					1,69,611

* as % age to Priority Sector Advance

Retail Credit Components



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₹ in Crores

Particulars	Sep., 2016	June., 2017	Sep., 2017	Growth Y.O.Y		Growth over June., 2017		Mar., 2017
				Amount	%	Amount	%	
Housing Loans	14,789	15,191	15,603	814	6	412	3	14,981
Education Loans	2,968	2,913	3,029	61	2	116	4	2,893
Vehicle Loans	2,837	3,002	3,015	178	6	13	0	3,001
Personal Loans	3,444	3,440	3,467	23	1	27	1	3,445
Gold Loans - Non Priority	852	860	897	45	5	37	4	786
Mortgage Loans	2,331	2,593	2,636	305	13	43	2	2,558
Total Retail Credit	27,221	27,999	28,647	1,426	5	648	2	27,664

Industry/Infra and NBFC Exposure



₹ in Crores

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Particulars (Global)	Sep., 2016	Jun., 2017	Sep., 2017	NPA LEVEL (Sep, 2017)	NPA as % of O/s as on Sep-17	Y-o-Y growth		Mar., 2017
						Amt	%	
Iron & Steel	9,322	8,509	8,594	5,103	59	(728)	(8)	8,977
Cement	817	828	857	2	-	40	5	824
Textiles	2,716	2,763	2,773	595	21	57	2	2,794
Aviation- Services	836	1,100	1,079	-	-	243	29	1,117
Total (a)	13,691	13,200	13,303	5,700	43	(388)	(3)	13,712
Power	17,290	13,242	12,947	450	3	(4,343)	(25)	15,088
<i>State Owned</i>	11,663	7,254	7,320	-	-	(4,343)	(37)	8,832
<i>Private Owned</i>	5,627	5,988	5,627	450	8	-	-	6,256
Roads & Ports	3,487	3,956	4,220	579	14	733	21	4,282
Aviation	300	-	-	-	-	(300)	(100)	173
Telecom	3,729	2,315	2,327	88	4	(1,402)	(38)	2,853
Infrastructure (b)	24,806 (12%)	19,513 (10%)	19,494 (9%)	1,117	6	(5,312)	(21)	22,396 (11%)
NBFC (c)	21,640 (10%)	18,656 (10%)	22,314 (10%)	-	-	674	3	20,297 (10%)
TOTAL(a+b+c)	60,137	51,369	55,111	6,817	12	(5,026)	(8)	56,405

% age expressed on Gross Global Advances

Investment Category - Global



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₹ in Crores

Category	Composition As At				
	Sep., 2016	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017
HTM	45,702	55,747	49,123	41,829	50,564
% to Investment	66.64%	72.54%	74.34%	62.28%	69.03%
AFS	22814	21,062	16,915	25,264	22,374
% to Investment	33.26%	27.41%	25.60%	37.61%	30.54%
HFT	67.08	43	42	72	315
% to Investment	0.10%	0.06%	0.06%	0.11%	0.43%
Gross Investment	68,583	76,852	66,080	67,165	73,253
Depreciation & Provision for NPI	515	590	615	627	674
Net Investment	68,068	76,262	65,465	66,538	72,579
Net Profit on Sale of Investments (Quarterly)	392	617	515	325	430

Restructured Advances



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CDR	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017
No.: of Accounts	27	23	19	14
Amount (₹ in Crores)	2,479	1,842	1,532	1,104
Non - CDR	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017
No.: of Accounts	1,13,862	1,09,634	1,14,828	1,13,761
Amount (₹ in Crores)	5,424	5,411	5,093	5,084
TOTAL	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017
No.: of Accounts	1,13,889	1,09,657	1,14,847	1,13,775
Amount (₹ in Crores)	7,903	7,253	6,625	6,188

Restructured Accounts



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₹ in Crores

Particulars	As On			Y-o-Y	Change over Jun , 2017	Mar.,2017
	Sep., 2016	Jun., 2017	Sep., 2017	Increase/ (Decrease)		
Corporate	830	495	353	(477)	(142)	1,004
Agriculture	1429	1,892	1,999	570	107	1,659
MSME	65	27	18	(47)	(9)	36
Power	1,585	976	954	(631)	(22)	1,553
<i>DISCOMS</i>	1585	102	101	(1,484)	(1)	708
<i>Others</i>	0	874	853	853	(21)	845
Retail	662	18	41	(621)	23	40
Total Restructured (STD)Advances	4,571	3,408	3,365	(1,206)	(43)	4,292
Total Restructured (NPA)Advances	3,332	3,217	2,823	(509)	(394)	2,961
Total Restructured Advances	7,903	6,625	6,188	(1,715)	(437)	7,253

Restructured Advances



₹ in Crores

Particulars	Quarterly			Half- Yearly		F.Y Ended
	Sep., 2016	Jun., 2017	Sep., 2017	Sep., 2016	Sep., 2017	Mar., 2017
Restructured Advances(Fresh)	186	297	220	512	436	845
Slippage to NPA from RA	381	353	9	436	359	664

Movement of Restructured STD Advances during the Quarter	Quarterly			Half- Yearly		F.Y Ended
	Sep., 2016	Jun., 2017	Sep., 2017	Sep., 2016	Sep., 2017	Mar., 2017
Opening Balance	4,651	4,292	3,408	4,969	4,292	5,754
Fresh Restructuring	186	297	220	512	436	845
Increase in Existing A/c/ Upgradation From NPA	322	10	16	502	21	349
Slipped to NPA	(381)	(353)	(9)	(436)	(359)	(664)
Upgraded/closed/Exited/PWO Recovery /Decrease in O/s	(207)	(838)	(270)	(976)	(1,025)	(1,992)
Closing Balance	4,571	3,408	3,365	4,571	3,365	4,292

Particulars	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017
Gross NPA Ratio	7.72	8.50	9.96	9.39
Restructured (STD) Ratio	2.54	2.08	1.68	1.57
Stressed Asset Ratio	10.26	10.58	11.64	10.96

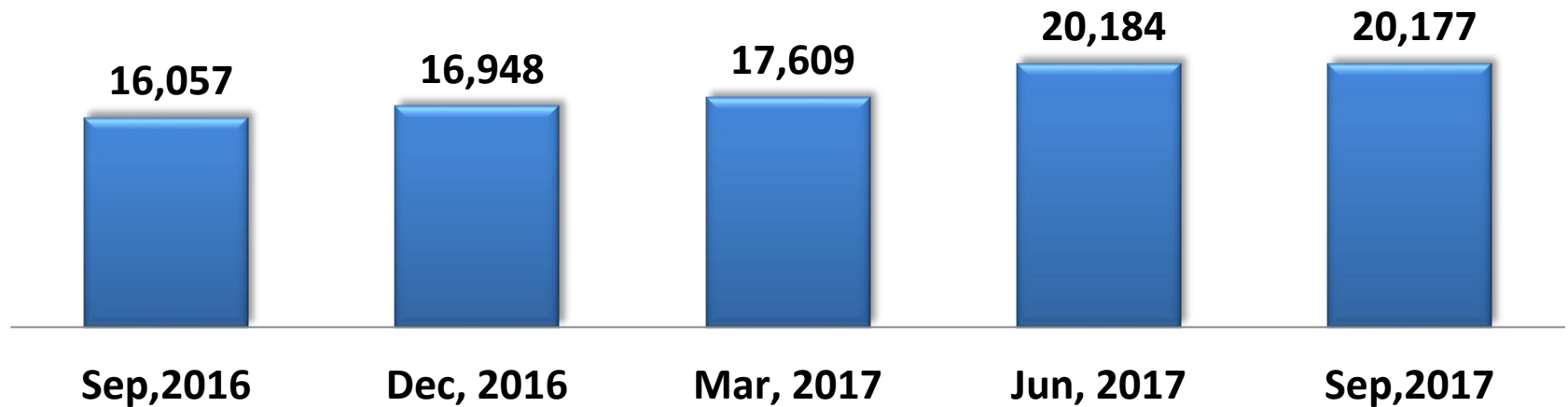
NPA Details



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Gross NPA

₹ in Crores



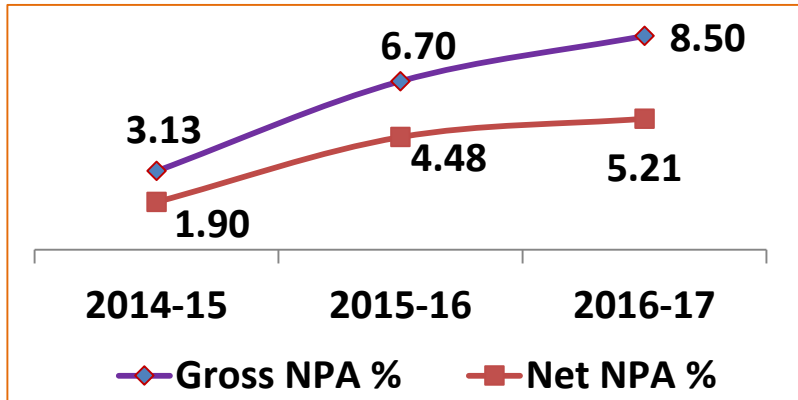
Net NPA



NPA and Provision Coverage Ratio

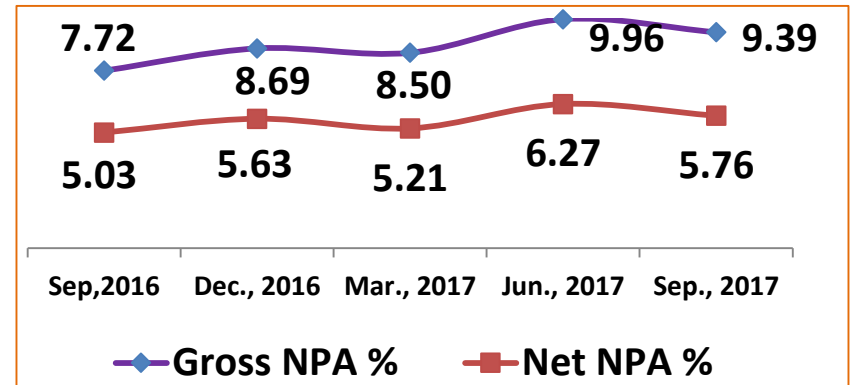


Yearly Movement

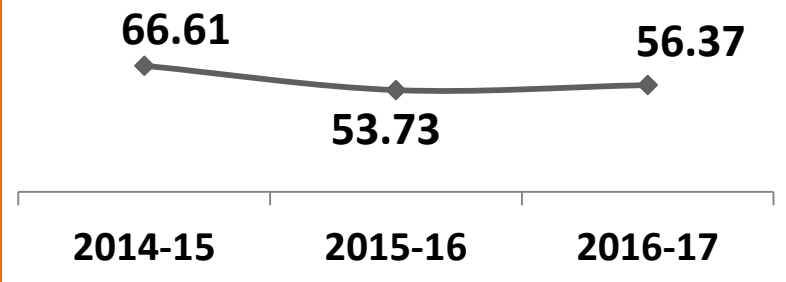


Quarterly Movement

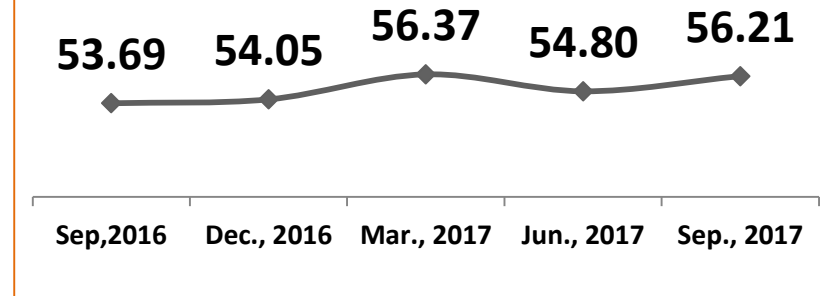
Values in %



Provision Coverage Ratio (PCR)



Provision Coverage Ratio (PCR)



NPA Movement (Quarterly)



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₹ in Crores

Particulars	Quarterly		
	Sep., 2016	Jun., 2017	Sep., 2017
A. Gross NPA at the Beginning	15,434	17,609	20,184
B. Deduction:			
(i) Upgradation	632	269	540
(ii) Recoveries	555	378	585
(iii) Write off (incl. Prudential)	256	610	458
TOTAL	1,443	1,257	1,583
C. Additions:			
(i) Fresh NPA	1,942	3,505	1479
(ii) Increase due to operations	124	327	97
TOTAL	2,066	3,832	1,576
Gross NPA at the End (A-B+C)	16,057	20,184	20,177

NPA Movement (Half-Yearly)



₹ in Crores

Particulars	Half-Yearly		FY Ended March, 17
	Sep., 2016	Sep., 2017	
A. Gross NPA at the Beginning	13,832	17,609	13,832
B. Deduction:			
(i) Upgradation & Decrease due to Operations	942	809	1,590
(ii) Recoveries	760	963	1,500
(iii) Write off (incl. Prudential)	486	1,068	1,271
TOTAL	2,188	2,840	4,361
C. Additions:			
(i) Fresh NPA	3,872	4,984	7,370
(ii) Increase due to operations	541	424	768
TOTAL	4,413	5,408	8,138
Gross NPA at the End (A-B+C)	16,057	20,177	17,609

NPA Sector Wise-Domestic (As on Date)



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₹ in Crores

Particulars	Sep., 2016	Mar., 2017	Jun., 2017	Sep., 2017	Change over Jun, 2017 (%)		% of NPA to Gross Advances (as on Sep-17)
					Amt	%	
I. RETAIL	1,817	1,760	1,343	1,272	(71)	(5)	4
II. AGRICULTURE	2,062	2,246	2,599	2,470	(129)	(5)	7
III. MSME	2,036	2,295	3,258	3,155	(103)	(3)	11
IV. INDUSTRIES- LARGE	8,226	9,261	11,034	11,314	280	3	13
TOTAL	14,141	15,562	18,234	18,211	(23)	-	11

FINANCIAL HIGHLIGHTS - Quarterly



₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y Variation(%)	Change over Jun, 2017 (%)	March, 2017 (FY)
Interest Income (a)	5,784	5,484	5,559	(4)	1	23,004
Interest Expended(b)	4,239	3,883	3,910	(8)	1	16,728
Net Interest Income (c=a-b)	1,545	1,601	1,649	7	3	6,276
Other Income (d)	792	687	861	9	25	3,457
NII + Other Income (e=c+d)	2,337	2,288	2,510	7	10	9,733
Staff Expenses (f)	878	855	896*	2	5	3,794
Other Operating Exp(g)	442	453	440	-	(3)	1,706
Total Operating Exp (h=f+g)	1,320	1,308	1,336	1	2	5,500
Operating Profit (i=e-h)	1,017	980	1,174	15	20	4,233
Provisions other than Tax(j)	864	1,334	892	3	(33)	3,581
PBT(Profit Before Tax) (k=i-j)	153	(354)	282	84	180	652
Tax Provision(l)	70	(91)	177	154	296	293
PAT(Profit After Tax)(m=k-l)	83	(263)	105	27	140	359

*Expenses reimbursed to employees on declaration basis(41 Cr) are regrouped under staff expenses.

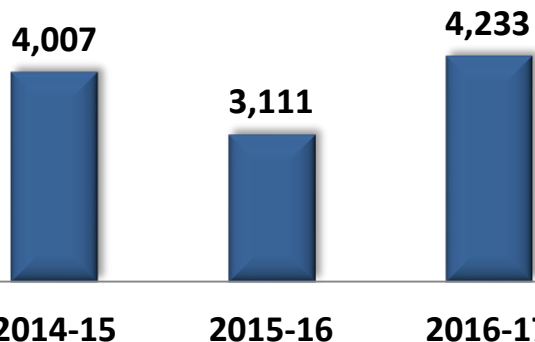
Profitability Ratios



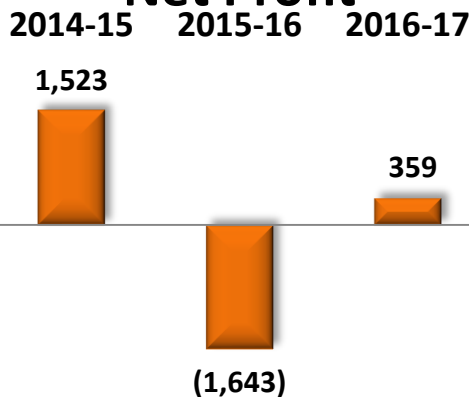
Yearly Performance

₹ in Crores

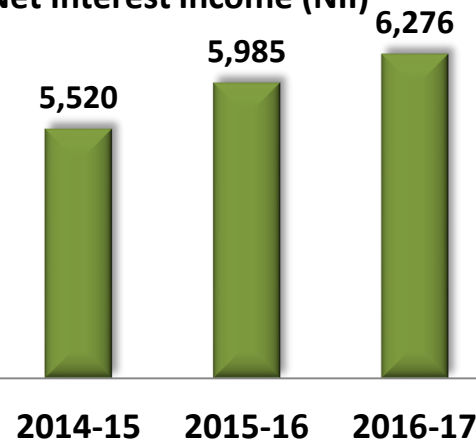
Operating Profit



Net Profit

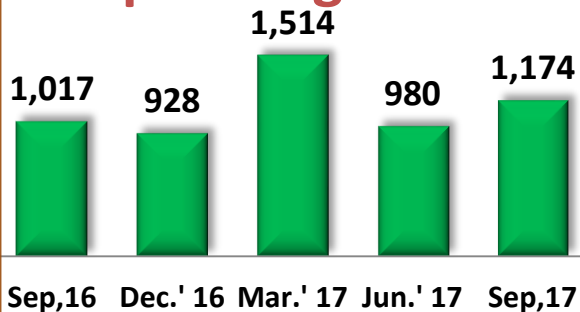


Net Interest Income (NII)

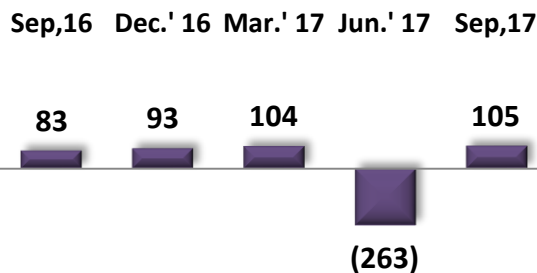


Quarterly Performance

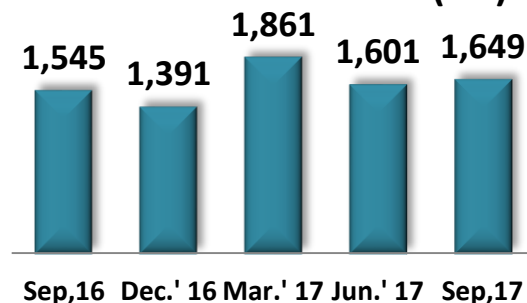
Operating Profit



Net Profit



Net Interest Income (NII)



INTEREST ANALYSIS - Quarterly



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₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y Variation (%)	Change over June, 2017 (%)	March, 2017 (FY)
Interest Income on Advances	4,335	3,875	4,032	(7)	4	16,856
Interest Income on Investments	1,302	1,199	1,260	(3)	5	5,331
Interest on Call Money Lending / Repo & Others	147	410	267	82	(35)	817
TOTAL INTEREST INCOME	5,784	5,484	5,559	(4)	1	23,004
Interest Paid on Deposits	3,900	3,551	3,562	(9)	-	15,406
Interest on Bonds	171	196	210	23	7	709
Other Interest Expenditure	168	136	138	(18)	1	613
TOTAL INTEREST EXPENDITURE	4,239	3,883	3,910	(8)	1	16,728
Net Interest Income (NII)	1,545	1,601	1,649	7	3	6,276

OTHER INCOME – Quarterly



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₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y Variation (%)	Change over Jun, 2017 (%)	March, 2017 (FY)
Commission & Brokerage	168	157	174	4	11	757
Net Profit from FX Transactions	70	52	48	(31)	(8)	186
Recovery in Written Off A/c's	78	58	119	53	105	376
Miscellaneous Income	84	95	90	7	(5)	398
Total (Excl. Trading Profit)	400	362	431	8	19	1,717
Net Profit on Sale of Investments	392	325	430	10	32	1,740
GRAND TOTAL	792	687	861	9	25	3,457

Provisions & Contingencies – Quarterly



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₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y Variation (%)	Change over Jun, 2017 (%)	March, 2017 (FY)
Provision for NPA	792	1,386	734	(7)	(47)	3,545
Bad Debts Written Off	22	13	17	(23)	31	149
Provision for Income Tax	70	(91)	177	153	-	888
Standard Assets	59	(86)	56	(5)	(165)	(190)
Restructured Assets	(26)	(19)	28	-	-	(179)
Depreciation on Investments	17	13	46	171	254	176
Staff Welfare Fund	5	5	5	-	-	20
Others	(5)	22	6	-	-	60
TOTAL	934	1,243	1,069	14	(14)	3,874

FINANCIAL HIGHLIGHTS – Half-Yearly



₹ in Crores

Particulars	Sep., 2016	Sep., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Interest Income (a)	11,648	11,043	(605)	(5)	23,004
Interest Expended(b)	8,624	7,793	(831)	(10)	16,728
Net Interest Income (c=a-b)	3,024	3,250	226	7	6,276
Other Income (d)	1,346	1,548	202	15	3,457
NII + Other Income (e=c+d)	4,370	4,798	428	10	9,733
Staff Expenses (f)	1,720	1,751	31	2	3,794
Other Operating Exp(g)	859	893	34	4	1,706
Total Operating Exp (h=f+g)	2,579	2,644	65	3	5,500
Operating Profit (i=e-h)	1,791	2,154	363	20	4,233
Provisions other than Tax(j)	1,528	2,225	697	46	3581
PBT(Profit Before Tax) (k=i-j)	263	(71)	(334)	(127)	652
Tax Provision(l)	101	87	(14)	(14)	293
PAT(Profit After Tax)(m=k-l)	162	(158)	(320)	(198)	359

*Expenses reimbursed to employees on declaration basis(41 Cr) are regrouped under staff expenses.

INTEREST ANALYSIS - Half-Yearly



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₹ in Crores

Particulars	Sep., 2016	Sep., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Interest Income on Advances	8,665	7,907	(758)	(9)	16,856
Interest Income on Investments	2,661	2,459	(202)	(8)	5,331
Interest on Call Money Lending / Repo & Others	322	677	355	110	817
TOTAL INTEREST INCOME	11,648	11,043	(605)	(5)	23,004
Interest Paid on Deposits	7,958	7,113	(845)	(11)	15,406
Interest on Bonds	329	406	77	23	709
Other Interest Expenditure	337	274	(63)	(19)	613
TOTAL INTEREST EXPENDITURE	8,624	7,793	(831)	(10)	16,728
Net Interest Income (NII)	3,024	3,250	226	7	6,276

OTHER INCOME – Half-Yearly



27

₹ in Crores

Particulars	Sep., 2016	Sep., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Commission & Brokerage	333	331	(2)	(1)	757
Net Profit from FX Transactions	120	100	(20)	(17)	186
Recovery in Written Off A/c's	137	177	40	29	376
Miscellaneous Income	148	185	37	25	398
Total (Excl. Trading Profit)	738	793	55	7	1,717
Net Profit on Sale of Investments	608	755	147	24	1,740
GRAND TOTAL	1,346	1,548	202	15	3,457

Provisions & Contingencies – Half-Yearly



28

₹ in Crores

Particulars	Sep., 2016	Sep., 2017	Y-o-Y Change	Variation (%)	March, 2017 (FY)
Provision for NPA	1,566	2,120	554	35	3,545
Bad Debts Written Off	35	30	(5)	(14)	149
Provision for Income Tax	101	87	(14)	(14)	888
Standard Assets	(83)	(30)	53	(64)	(190)
Restructured Assets	(105)	9	114	(109)	(179)
Depreciation on Investments	77	59	(18)	(23)	176
Staff Welfare Fund	10	10	0	0	20
Others	28	27	(1)	(4)	60
TOTAL	1,629	2,312	683	42	3,874

KEY PARAMETERS – Quarterly (Domestic)



29

Values in %

Parameters	Sep., 2016	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017
Cost of Deposits	6.59	6.15	5.88	5.75	5.67
Yield on Advances	9.95	9.33	9.51	8.83	9.30
Cost of Funds	6.23	5.86	5.69	5.52	5.51
Yield on Funds	8.60	7.89	8.49	7.88	7.95
Return on Assets	0.20	0.17	0.23	(0.28)	0.15
Yield on Investments	7.97	7.87	7.83	7.86	7.83
Net Interest Margin (NIM)	2.70	2.42	3.16	2.85	2.91

KEY PARAMETERS – Quarterly (Global)



30

Values in %

Parameters	Sep., 2016	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017
Cost of Deposits	6.06	5.82	5.47	5.28	5.20
Yield on Advances	8.43	8.28	8.27	7.55	7.87
Cost of Funds	5.65	5.51	5.25	5.04	5.02
Yield on Funds	8.60	7.34	7.74	7.12	7.13
Return on Assets	0.11	0.12	0.14	(0.34)	0.14
Yield on Investments	7.91	7.80	7.75	7.73	7.70
Net Interest Margin (NIM)	2.33	2.16	2.79	2.46	2.48

KEY PARAMETERS – Half-yearly (Domestic)



31

Values in %

Parameters	Sep., 2016 (6M)	Dec., 2016 (9M)	Mar., 2017 (12M)	Jun., 2017 (3M)	Sep., 2017 (6M)
Cost of Deposits	6.58	6.43	6.30	5.75	5.71
Yield on Advances	9.86	9.68	9.64	8.83	9.07
Cost of Funds	6.21	6.09	5.99	5.52	5.51
Yield on Funds	8.48	8.28	8.33	7.88	7.91
Return on Assets	0.19	0.18	0.19	(0.28)	(0.07)
Yield on Investments	8.02	7.97	7.93	7.86	7.84
Net Interest Margin (NIM)	2.61	2.54	2.70	2.85	2.87

KEY PARAMETERS – Half-Yearly (Global)



32

Values in %

Parameters	Sep., 2016 (6M)	Dec., 2016 (9M)	Mar., 2017 (12M)	Jun., 2017 (3M)	Sep., 2017 (6M)
Cost of Deposits	6.06	5.98	5.86	5.28	5.23
Yield on Advances	8.41	8.37	8.34	7.55	7.71
Cost of Funds	5.67	5.61	5.53	5.04	5.03
Yield on Funds	7.66	7.55	7.60	7.12	7.12
Return on Assets	0.11	0.11	0.12	(0.34)	(0.10)
Yield on Investments	7.97	7.91	7.87	7.73	7.71
Net Interest Margin (NIM)	2.26	2.22	2.37	2.46	2.46

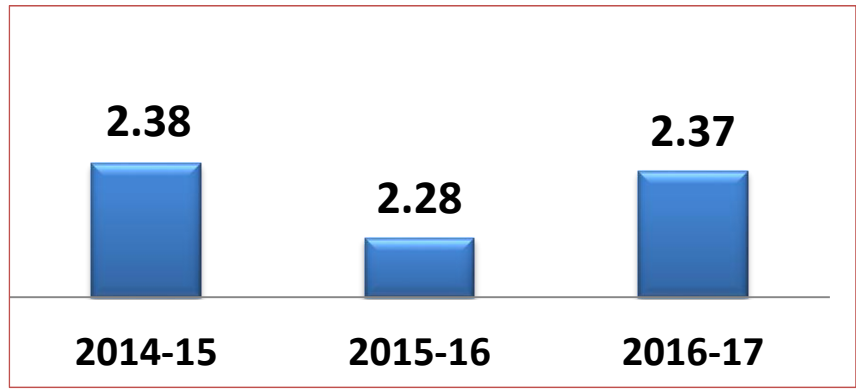
Key Ratios



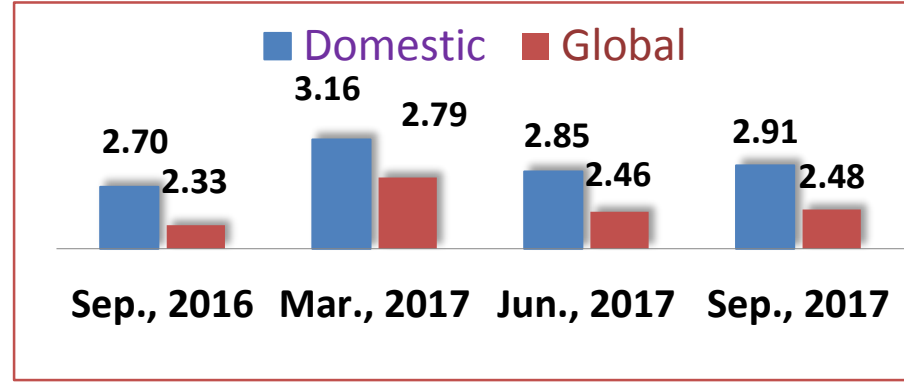
Net Interest Margin (NIM) (in %)

Values in %

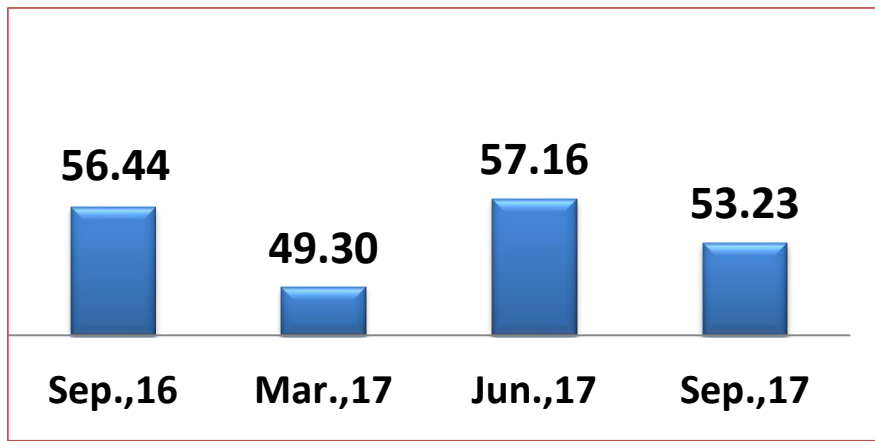
Yearly Movement of N I M (Global)



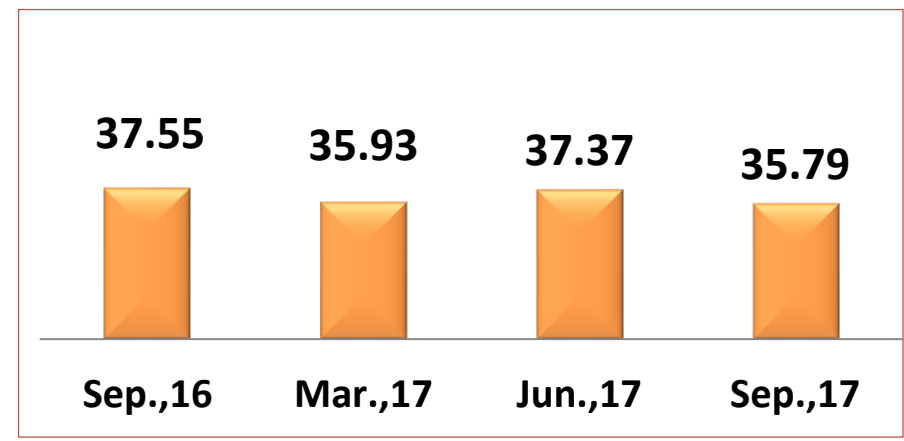
Quarterly Movement of N I M



Quarterly Movement of Cost to Income Ratio



Quarterly Movement of Employee Cost



Overseas Branch Performance



34

₹ in Crores

Particulars	Sep., 2016	Jun., 2017	Sep., 2017	Growth %		March, 2017 (FY)
				Y-o-Y	Change over Jun, 2017	
Business	65,880	69,373	77,598	18	12	61,706
Advances	40,223	39,302	43,370	8	10	35,687
Deposits	25,657	30,071	34,228	33	14	26,018
Gross NPA	1,915	1,949	1,966	3	1	1,948
Net NPA	1,060	890	883	(17)	(1)	990
Gross NPA (%)	4.76	4.96	4.53			5.46
Net NPA (%)	2.69	2.33	2.09			2.85

Overseas Branch Performance-Quarterly



35

₹ in Crores

Particulars	Quarterly			Growth %		March, 2017 (FY)
	Sep., 2016	Jun., 2017	Sep., 2017	Y-o-Y	Change over Jun, 2017	
Net Interest Income	11	26	18	64	(31)	65
Operating Profit	25	26	20	(20)	(23)	107
Net Profit	(45)	(75)	5	-	-	(157)
Yield on Advances (%)	2.14	2.26	2.23			2.36
Cost of Deposits (%)	1.27	1.56	1.72			1.49
Yield on Funds (%)	2.13	2.25	2.21			2.36
Cost of Funds (%)	2.03	2.01	2.05			2.18
Return on Assets (%)	(0.45)	(0.72)	0.05			(0.42)
NIM (%)	0.11	0.26	0.17			0.18

Capital Adequacy Ratios - Basel III



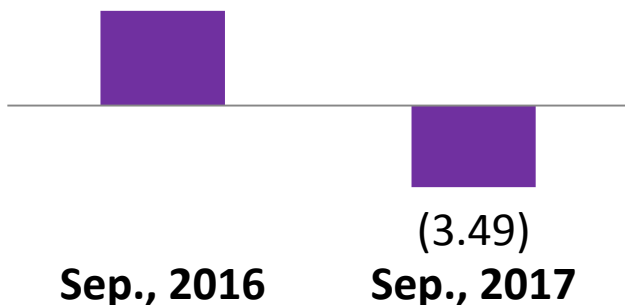
36

Particulars	Sep., 2016	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017
Regulatory Total Capital (₹ in Crores)	20,375	21,348	21,347	21,512	22,128
Risk Weighted Assets (₹ in Crores)	1,79,581	1,73,204	1,77,481	1,74,905	1,81,845
Common Equity Tier I	7.19%	7.46%	7.50%	7.45%	7.23%
Additional Tier I	1.23%	1.86%	1.76%	1.79%	1.97%
Tier I	8.42%	9.32%	9.26%	9.24%	9.20%
Tier II	2.93%	3.01%	2.77%	3.06%	2.97%
CRAR	11.35%	12.33%	12.03%	12.30%	12.17%

EQUITY VALUE

Earnings Per Share

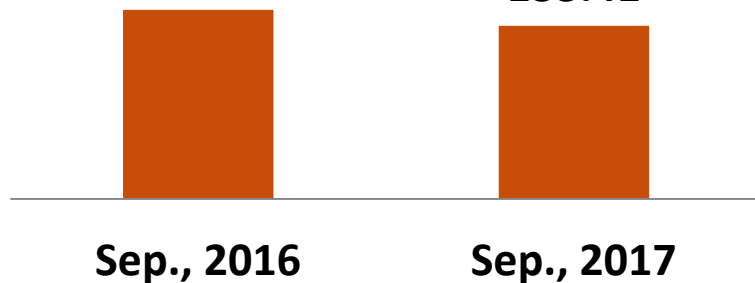
4.04 (Annualised)



Book Value Per Share

136.50

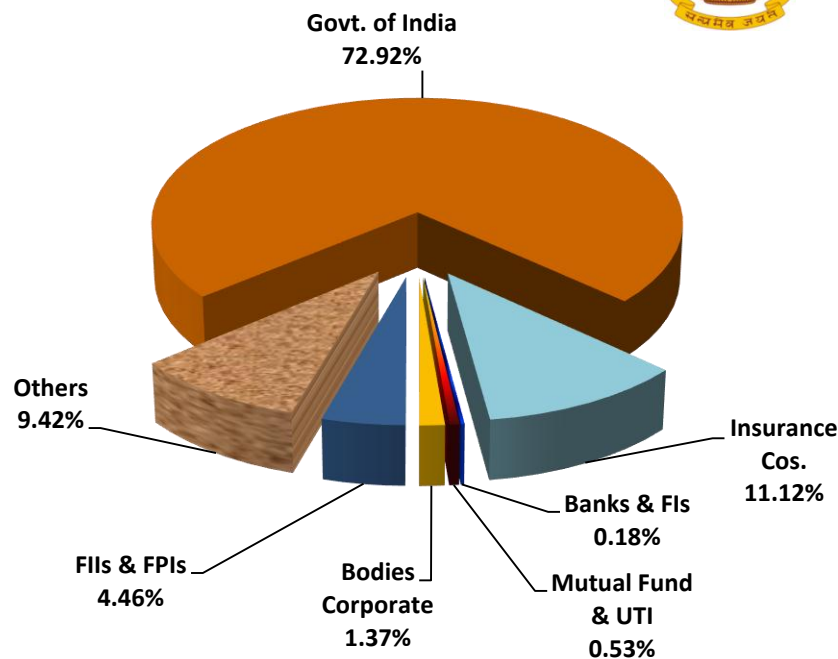
133.41



Note: Book Value is exclusive of Revaluation Reserve, FCTR and Net DTA

EQUITY HOLDING PATTERN

As on 30-09-2017



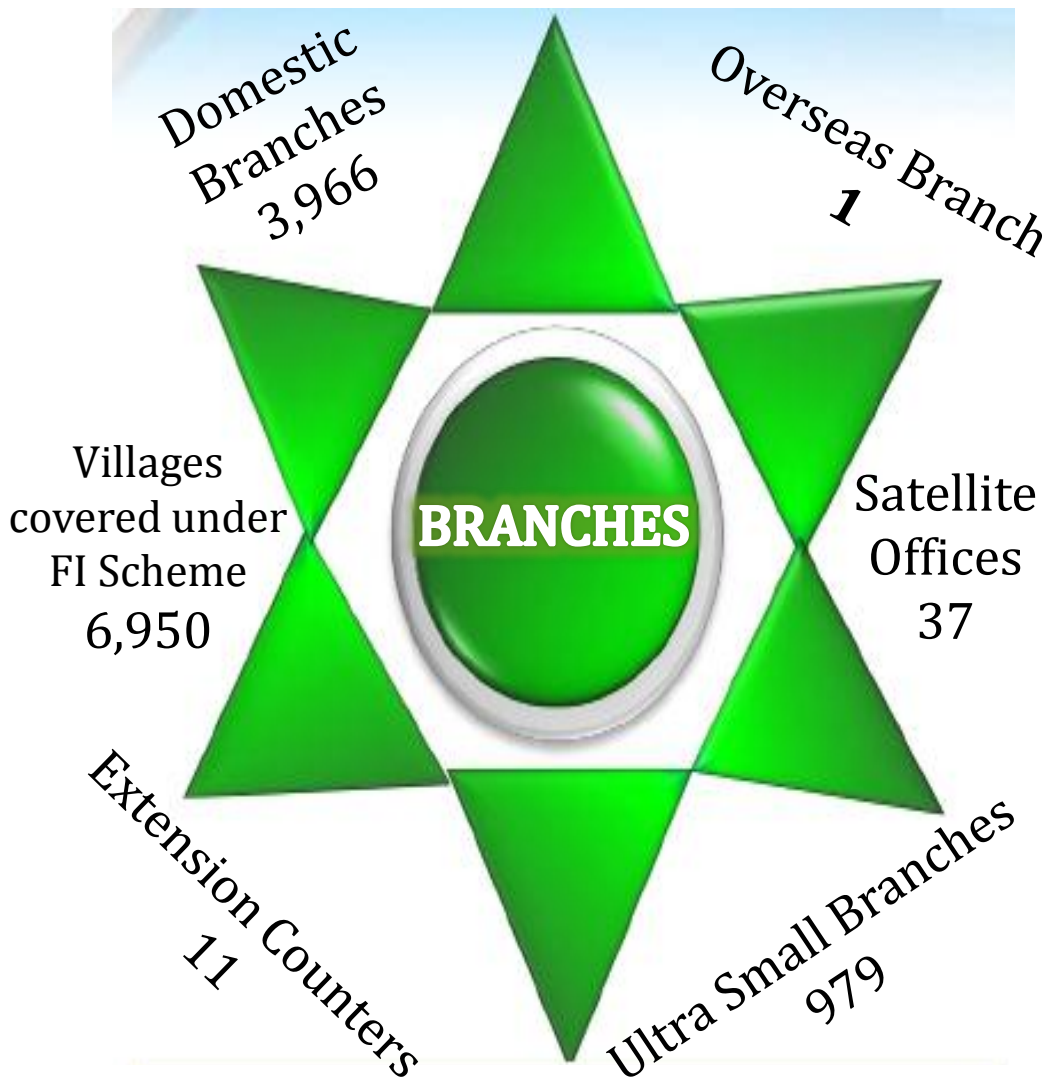
EQUITY VALUE



38

Particulars	Sep., 2016	Dec., 2016	Mar., 2017	Jun., 2017	Sep., 2017
Earnings Per Share (₹)	4.04	4.08	4.21	(11.64)	(3.49)
Book Value Per Share (₹)	154.48	155.30	154.64	153.89	155.06
Return on Equity (%)	2.72	2.85	3.02	(8.68)	(2.58)
No. of Shares (in Crs.)	90.45	90.45	90.45	90.45	90.45
Share Capital (₹ in Crs.)	904.54	904.54	904.54	904.54	904.54
Market Capitalisation (₹ in Crs.)	6,616.42	5,567.20	6,444.56	6,648.07	5,635.03

BRANCH NETWORK



19
Branches opened
during Q2
(2017-18)

29
Branches opened
during Q2
(2016-17)

30/09/2016

30/09/2017

703

Metro

844

838

Urban

814

1,040

Semi-Urban

1,101

1,239

Rural

1,207

Alternate Delivery Channels



ATMs
4,085(4,049)



Internet Banking : 12.28 Lakhs (11.90)
customers

Mobile Banking : 11.57Lakhs (9.73) customers

SMS Banking : 54.15 Lakhs (45.61) customers



Figures in bracket represents as on 30.06.2017

Thank You