



ఆంధ్రబ్యాంక్

(భారత ప్రభుత్వ సంస్థ)

आन्धा बैंक

(भारत सरकार का उपक्रम)

**Andhra Bank**

(A Govt. of India Undertaking)

आन्धा बैंक

**Andhra Bank**

प्रधान कार्यालय  
"डॉ. पट्टाभि भवन"  
5-9-11, सैफाबाद  
हैदराबाद - 500 004

Head Office  
"Dr. Pattabhi Bhavan"  
5-9-11, Saifabad,  
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/P.176/193

Dt: 15.11.2019

Bombay Stock Exchange Limited  
25<sup>th</sup> 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: Submission of presentation to Analysts / Institutional Investors on the Unaudited (Reviewed) Financial Results of the Bank for the quarter / half year ended September 30, 2019.

Pursuant to our earlier communication dated 14.11.2019 in this regard and in terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we enclose a copy of the presentation to be made to Analysts / Institutional Investors at Analyst meet to be held on November 15, 2019 with regard to Unaudited (Reviewed) Financial Results of the Bank for the quarter / half year ended September 30, 2019.

This is for your information.

Yours Faithfully,



(Raghuram Mallela)  
Company Secretary and Compliance Officer



*ఆంధ్ర బ్యాంక్*  
*आन्ध्रा बैंक*  
*Andhra Bank*

భారతీయుల బ్యాంక్ देशवासियों का बैंक Where India Banks

Presentation to Analysts – September 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 reached a level of Rs.122 Cr for the H1 of FY 2019-20 with a Q-o-Q growth of 35% over Q1(Jun-19)
- Total Business increased by 5.20% YoY
- Total Deposits increased by 5.45% YoY
- Total Advances(including TWO) increased by 5.40% YoY
- Retail Portfolio ( RAM Credit ) grew by 5.87% YoY
- CASA Deposits increased by 5.13 % YoY & CASA Ratio stood at 31.48%
- Total Income of the Bank increased by 7% and Net Interest Margin stood at 3.23%
- PCR improved from 65.47% (Sep-18), 73.84% (Mar-19) to 74.58% (Sep-19).
- Risk Weighted Assets decreased from Rs. 1,41,079 Cr (83.56% of Advances) in Sep-18 to Rs.1,36,329 Cr (76.98% of Advances) in Sep-19 of Advances.
- Cost to Income Ratio improved to 40.71% from 41.62% YoY & 42.61% for Mar'19

# Financials – Net Profit

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter Ended				% Variance of Sept 2019 Over			Half year Ended		
		Mar 19	Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19	Variance %
1	Interest Income	18,932	4,755	4,853	4,962	4,959	4.29	2.18	-0.06	9,283	9,921	6.87
2	Interest Expenses	12,224	3,027	3,031	3,311	3,265	7.86	7.72	-1.39	6,094	6,576	7.91
3	Net Interest Inc.	6,708	1,728	1,822	1,651	1,694	-1.97	-7.03	2.60	3,188	3,344	4.89
4	Other Income	2,045	494	460	475	644	30.36	40.00	35.58	1,059	1,119	5.67
5	Operating Exp.	3,730	925	994	950	952	2.92	-4.23	0.21	1,742	1,902	9.18
6	Operating Profit	5,023	1,297	1,288	1,176	1,386	6.86	7.61	17.86	2,505	2,562	2.28
7	Provisions (Ex. Tax)	7,434	1,561	2,512	1,041	1,245	-20.24	-50.44	19.60	3,269	2,286	-30.07
8	Taxes	375	170	10	83	71	-58.24	610.00	-14.46	210	154	-26.67
9	Net Profit/ (Loss)	(2,786)	(434)	(1,234)	52	70	-	-	-	(974)	122	-

# Financials – Total Income (1/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended				% Variance of Sept 2019 Over			Half Year Ended		
		Mar 19	Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19	Variance %
1	INTEREST INCOME	18,932	4,755	4,853	4,962	4,958	4.27	2.16	-0.08	9,282	9,920	6.87
	Advances	14,172	3,566	3,661	3,805	3,826	7.29	4.51	0.55	6,862	7,631	11.21
	-Average Advances	1,65,923	1,63,155	1,72,812	1,78,522	1,78,396	9.34	3.23	-0.07	1,61,205	1,78,459	10.70
	-Yield on Advances%	8.54	8.67	8.59	8.57	8.53	-			8.49	8.55	-
	Investment	4,558	1,157	1,113	1,117	1,093	-5.53	-1.80	-2.15	2,332	2,210	-5.23
	- Average Coupon Bearing Investments	62,524	63,734	60,826	60,458	59,445	-6.73	-2.27	-1.68	64,124	59,949	-6.51
	- Yield on Investments %	7.47	7.38	7.51	7.56	7.51	-			7.43	7.53	-
	Others	202	32	79	40	39	21.88	-50.63	-2.50	88	79	-10.23
2	OTHER INCOME	2,045	494	461	475	644	30.36	39.70	35.58	1,059	1,119	5.67
	Non-Int. Inc. (slide6)	1,961	483	439	470	515	6.63	17.31	9.57	1,012	985	-2.67
	Profit on Sale of Inv.	84	11	22	5	129	-			47	134	-
	TOTAL INCOME (1+2)	20,977	5,249	5,314	5,437	5,602	6.73	5.42	3.03	10,341	11,039	6.75

# Financials – Total Income (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended				% Variance of Sept 2019 Over			Half Year Ended		
			Mar 19	Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19
	Non-Int. Inc.	1,961	483	439	470	515	6.63	17.31	9.57	1,012	985	-2.67
1	Comm./ Exc.	612	146	154	127	154	5.48	0.00	21.26	277	281	1.44
2	Processing Fees	262	43	78	44	63	46.51	-19.23	43.18	115	107	-6.96
3	Rec. in TWO	138	29	14	6	7	-75.86	-50.00	16.67	109	14	-87.16
4	PSLC Fee	121	63	10	106	20	-68.25	100.00	-81.13	101	126	24.75
5	Debit Card Fees	91	28	18	17	17	-39.29	-5.56	0.00	47	34	-27.66
6	Appraising Fees	77	22	17	20	24	9.09	41.18	20.00	42	44	4.76
7	Others	660	152	148	150	230	51.32	55.41	53.33	321	379	18.07

# Financials – Total Expenses (1/2)

Rs. in Crore

Sl	Particulars	Year Ended	Quarter ended				% Variance of Sept 2019 Over			Half Year Ended		
		Mar 19	Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19	Variance %
1	Interest Expense	12,224	3,027	3,031	3,311	3,265	7.86	7.72	-1.39	6,094	6,576	7.91
	Deposits	11,476	2,808	2,900	3,119	3,137	11.72	8.17	0.58	5,632	6,256	11.08
	- Average Total Deposits	2,07,553	2,02,921	2,12,224	2,17,928	2,17,098	6.99	2.30	-0.38	2,04,805	2,17,511	6.20
	- Cost of Total Deposits %	5.53	5.49	5.54	5.76	5.75	-			5.48	5.75	-
	Borrowings	270	123	45	24	14	-88.62	-68.89	-41.67	159	38	-76.10
	Others	478	96	86	168	114	18.75	32.56	-32.14	303	282	-6.93
2	Operating Exp.	3,730	925	994	950	951	2.81	-4.33	0.11	1,742	1,901	9.13
	Staff Exp.(Salaries, Rent paid Quarters, Others)	1,493	368	399	382	392	6.52	-1.75	2.62	719	774	7.65
	Staff Prov.(Gratuity, Leave encashment, Pension)	748	192	214	147	164	-14.58	-23.36	11.56	281	311	10.68
	Discount on ESPS	0		0	64	0	-			0	64	-
	Other Exp. (slide 9)	1,489	365	381	357	395	8.22	3.67	10.64	742	752	1.35
	<b>TOTAL EXPENSES (1+2)</b>	<b>15,954</b>	<b>3,952</b>	<b>4,025</b>	<b>4,261</b>	<b>4,216</b>	<b>6.68</b>	<b>4.75</b>	<b>-1.06</b>	<b>7,836</b>	<b>8,477</b>	<b>8.18</b>



# Financials – Total Expenses (2/2)

Rs. in Crore

Sl.	Particulars	Year Ended	Quarter ended				% Variance of Sept 2019 Over			Half Year Ended		
			Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19	Variance %
	<b>Other Expenses</b>	<b>1,489</b>	<b>365</b>	<b>381</b>	<b>357</b>	<b>395</b>	<b>8.22</b>	<b>3.67</b>	<b>10.64</b>	<b>742</b>	<b>752</b>	<b>1.35</b>
1	Rent, Taxes & Lighting	308	81	78	75	84	3.70	7.69	12.00	154	159	3.25
2	Insurance	218	55	54	54	54	-1.82	0.00	0.00	110	108	-1.82
3	ATM Tran. Fee	144	43	16	37	39	-9.30	143.75	5.41	83	76	-8.43
4	Repairs & Maintenance	127	32	29	31	39	21.88	34.48	25.81	65	70	7.69
5	Depreciation	131	12	34	34	33	175.00	-2.94	-2.94	62	67	8.06
6	Postage/ Phone	53	13	13	14	10	-23.08	-23.08	-28.57	30	24	-20.00
7	Security Exp	61	14	18	18	13	-7.14	-27.78	-27.78	30	31	3.33
8	Others	447	115	139	94	123	6.96	-11.51	30.85	208	217	4.33

# Financials – Provisions & Net Results

Rs. in Crore

Sl	Particulars	Year Ended	Quarter ended			% Variance of Sept 2019 Over			Half Year Ended			
			Mar 19	Sept 18	Mar 19	Jun19	Sept 19	Sept 18	Mar 19	Jun 19	Sept 18	Sept 19
1	Operating Profit	5,023	1,298	1,288	1,176	1,386	6.78	7.61	17.86	2,505	2,562	2.28
2	Total Provisions	7,809	1,732	2,522	1,124	1,316	-24.02	-47.82	17.08	3,479	2,440	-29.86
	NPA	6,674	1,155	2,341	923	1,069	-7.45	-54.34	15.82	2,543	1,992	-21.67
	Std/ Restr. Adv.	(33)	2	25	0	15	-	-	-	(33)	15	-
	Investments	488	266	89	94	77	-71.05	-13.48	-18.09	603	171	-71.64
	Others	305	139	56	24	84	-39.57	50.00	250.00	156	108	-30.77
	Tax	375	170	10	83	71	-	-	-	210	154	-
3	Net Profit/(Loss)	(2,786)	(434)	(1,234)	52	70	-	-	-	(974)	122	-

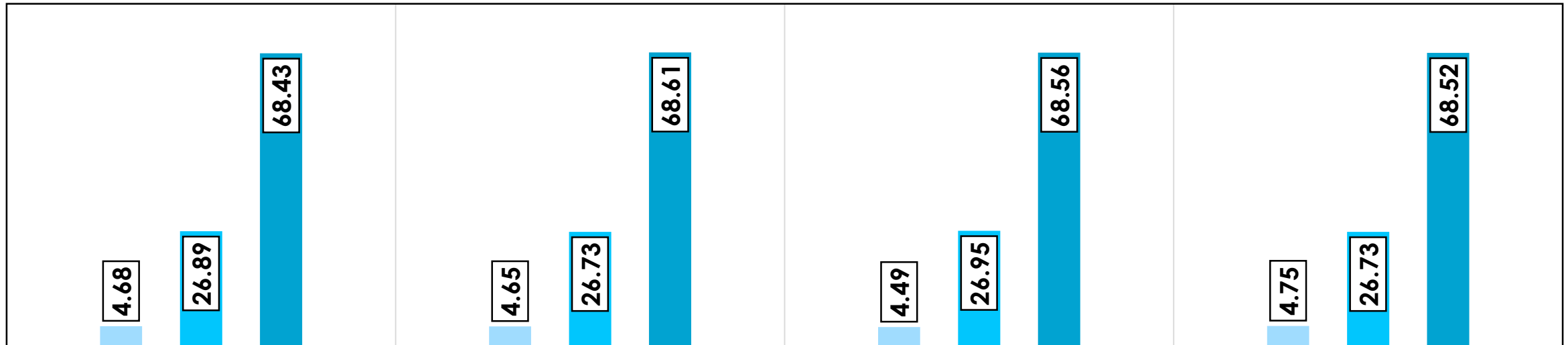
# Financials – Key Ratios

Sl	Particulars	Year Ended	Quarter ended			Half Year Ended		
		Mar19	Sept 18	Mar19	Jun19	Sept 19	Sept 18	Sept 19
1	Cost of Deposits %	5.53	5.49	5.54	5.76	5.75	5.48	5.75
2	Cost of Funds %	4.80	4.76	4.72	4.92	4.89	4.83	4.91
3	Yield on Advances %	8.54	8.67	8.59	8.57	8.53	8.49	8.55
4	Yield on Investments %	7.47	7.38	7.51	7.56	7.51	7.43	7.53
5	Yield on Funds %	7.44	7.48	7.56	7.38	7.43	7.36	7.40
6	Net Int. Margin %	3.31	3.44	3.49	3.13	3.23	3.20	3.18
7	Return on Assets %	-1.09	-0.68	-1.92	0.08	0.11	-0.77	0.09
8	Return on Equity %	-36.97	-26.83	-56.36	2.05	2.74	-28.97	2.41
9	Cost to Inc. Ratio %	42.61	41.62	43.55	44.68	40.71	41.01	42.60
10	EPS in Rs.	-19.01	-14.48	-27.57	0.70	0.94	-16.25	0.82
11	Book value in Rs.	34.29	51.95	34.29	34.25	34.38	51.95	34.38

# Composition of Deposits

Rs. in Crore

Type of Deposit	30.09.18	31.03.19	30.06.19	30.09.19	Variance (Y-o-Y) %
Current Deposits	9,676	10,230	9,744	10,345	6.91
Savings Deposits	55,585	58,768	58,397	58,265	4.82
CASA	65,261	68,998	68,141	68,610	5.13
Term Deposits	1,41,436	1,50,823	1,48,579	1,49,355	5.60
<b>TOTAL</b>	<b>2,06,697</b>	<b>2,19,821</b>	<b>2,16,721</b>	<b>2,17,969</b>	<b>5.45</b>



30.09.18

31.03.19

30.06.19

30.09.19

■ CURRENT ■ SAVINGS ■ TERM

# Composition of Advances

Rs. in Crore

SECTOR	30.09.18	31.03.19	30.06.19	30.09.19	Variance (Y-o-Y) %
<b>Total Advances</b>	<b>1,68,838</b>	<b>1,78,690</b>	<b>1,80,258</b>	<b>1,77,099</b>	<b>4.89</b>
<b>Retail Portfolio</b>	<b>1,03,607</b> (61.36)	<b>1,10,822</b> (62.02)	<b>1,09,247</b> (60.61)	<b>1,09,693</b> (61.94)	<b>5.87</b>
<b>Personal Loans</b>	<b>39,558</b> (23.43)	<b>40,985</b> (22.94)	<b>41,261</b> (22.89)	<b>42,179</b> (23.81)	<b>6.63</b>
<b>Agriculture</b>	<b>33,381</b> (19.77)	<b>36,961</b> (20.68)	<b>37,135</b> (20.61)	<b>35,961</b> (20.31)	<b>7.73</b>
<b>MSME</b>	<b>30,668</b> (18.16)	<b>32,876</b> (18.40)	<b>30,851</b> (17.11)	<b>31,553</b> (17.82)	<b>2.89</b>
<b>Corporate</b>	<b>65,231</b> (38.64)	<b>67,868</b> (37.98)	<b>71,011</b> (39.39)	<b>67,406</b> (38.06)	<b>3.33</b>

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

## Retail Portfolio - Personal Loan Segment

Rs. in Crore

Category	30.09.18	31.03.19	30.06.19	30.09.19	Variance (YoY)%
Housing Loans	19,059	20,105	20,373	20,643	8.31
Non Agri. Gold Loan	3,246	3,062	3,175	3,292	1.42
Property Term Loan	5,525	5,612	5,622	5,656	2.37
Vehicle Loans	1,739	1,726	1,689	1,635	-5.98
Educational Loans	2,491	2,410	2,380	2,394	-3.89
Clean/ Consumer Loan	1,024	970	927	908	-11.33
Loan Against Dep.	863	1,022	924	1,014	17.50
Credit Card O/s	359	380	444	442	23.12
Other Personal Loans	5,252	5,698	5,727	6,195	17.96
<b>Total</b>	<b>39,558</b>	<b>40,985</b>	<b>41,261</b>	<b>42,179</b>	<b>6.63</b>

# Retail Portfolio – Agriculture

Rs. in Crore

Category	30.09.18	31.03.19	30.06.19	30.09.19	Variance (YoY) %
AGRI GOLD LOANS	7,184	8,231	8,227	8,531	18.75
AGRI TERM LOANS	3,308	3,198	3,098	3,026	-8.52
PATTABHI AGRI CASH CREDITS (KCC)	10,119	11,038	10,846	11,230	10.98
SHG FARM SECTOR	6,305	6,963	6,537	6,990	10.86
OTHERS *	6,465	7,531	8,427	6,184	-4.35
<b>TOTAL</b>	<b>33,381</b>	<b>36,961</b>	<b>37,135</b>	<b>35,961</b>	<b>7.73</b>

\* Including RIDF and Agri Non Priority Sector

# Retail Portfolio – MSME

Rs. in Crore

Category	30.09.18	31.03.19	30.06.19	30.09.19	Variance (YoY) %
MICRO	10,044	11,959	10,787	12,342	22.88
SMALL	11,919	12,670	12,278	11,784	-1.13
MEDIUM	8,705	8,247	7,786	7,427	-14.68
TOTAL	30,668	32,876	30,851	31,553	2.89





# Industry Wise Credit Exposure

Rs. in Crore

Sl.	Industry	30.09.18	As % Adv.	31.03.19	As % Adv.	30.06.19	As % Adv.	30.09.19	As % Adv.
1	Power	12,966	7.68	15,093	8.45	14,403	7.99	13,967	7.89
2	Housing Loans(Dir. + Indirect)	19,086	11.30	25,821	14.45	26,525	14.72	26,998	15.24
3	NBFC ( Excl. HFC)	12,868	7.62	11,300	6.32	11,413	6.33	9,716	5.49
4	Iron & Steel	5,640	3.34	6,118	3.42	6,116	3.39	6,069	3.43
5	Textiles	5,506	3.26	5,540	3.10	5,571	3.09	5,548	3.13
6	Constructions	6,065	3.59	8,211	4.60	8,316	4.61	8,251	4.66
7	CRE	2,776	1.64	3,147	1.76	3,124	1.73	3,122	1.76
8	Rice Mills	3,711	2.20	4,755	2.66	4,753	2.64	4,499	2.54
9	Engineering	2,251	1.33	2,709	1.52	2,708	1.50	2,670	1.51
10	Diamonds & Gems	1,662	0.98	1,860	1.04	1,841	1.02	1,808	1.02
11	Agriculture	33,381	19.77	36,961	20.68	37,135	20.60	35,961	20.31
12	Other Personal Loans	20,472	12.13	40,985	22.94	41,261	22.89	42,179	23.82
13	Other Sectors	42,454	25.14	16,190	9.06	17,092	9.48	16,311	9.21
	<b>Total Advances</b>	<b>1,68,838</b>	<b>100.00</b>	<b>1,78,690</b>	<b>100.00</b>	<b>1,80,258</b>	<b>100.00</b>	<b>1,77,099</b>	<b>100.00</b>

## NBFC Sector-wise - Exposure

Rs. in Crore

	<b>NBFC</b>	<b>Sept 18</b>	<b>Mar 19</b>	<b>Jun 19</b>	<b>Sept 19</b>
<b>A</b>	<b>i) Housing</b>	<b>2,895</b>	<b>5,327</b>	<b>5,707</b>	<b>6,242</b>
	<b>ii) Non- Housing</b>	<b>9,973</b>	<b>10,639</b>	<b>10,677</b>	<b>9,716</b>
	<b>Total</b>	<b>12,868</b>	<b>15,966</b>	<b>16,384</b>	<b>15,958</b>
<b>B</b>	<b>i) Private Sector</b>	<b>11,761</b>	<b>10,563</b>	<b>12,548</b>	<b>13,496</b>
	<b>ii) Public Sector</b>	<b>1,107</b>	<b>5,403</b>	<b>3,836</b>	<b>2,462</b>
	<b>Total</b>	<b>12,868</b>	<b>15,966</b>	<b>16,384</b>	<b>15,958</b>

# Capital Adequacy Ratios

Rs. in Crore

Particulars	Sept 18		Mar 19		Jun 19		Sept 19	
Total Risk Weighted Assets	1,41,079		1,37,434		1,35,580		1,36,329	
% of RWA over Gross Advances	83.56		76.91		75.21		76.98	
Common Equity Tier I Ratio	9,592	6.80%	11,576	8.42%	11,881	8.76%	11,843	8.69%
Additional Tier I Ratio	2,780	1.97%	2,700	1.96%	2,700	1.99%	2,700	1.98%
Tier II Ratio	4,791	3.40%	4,530	3.30%	4,021	2.97%	4,036	2.96%
Total Capital Ratio (CRAR)	17,163	12.17%	18,806	13.68%	18,602	13.72%	18,580	13.63%



# Investment Portfolio

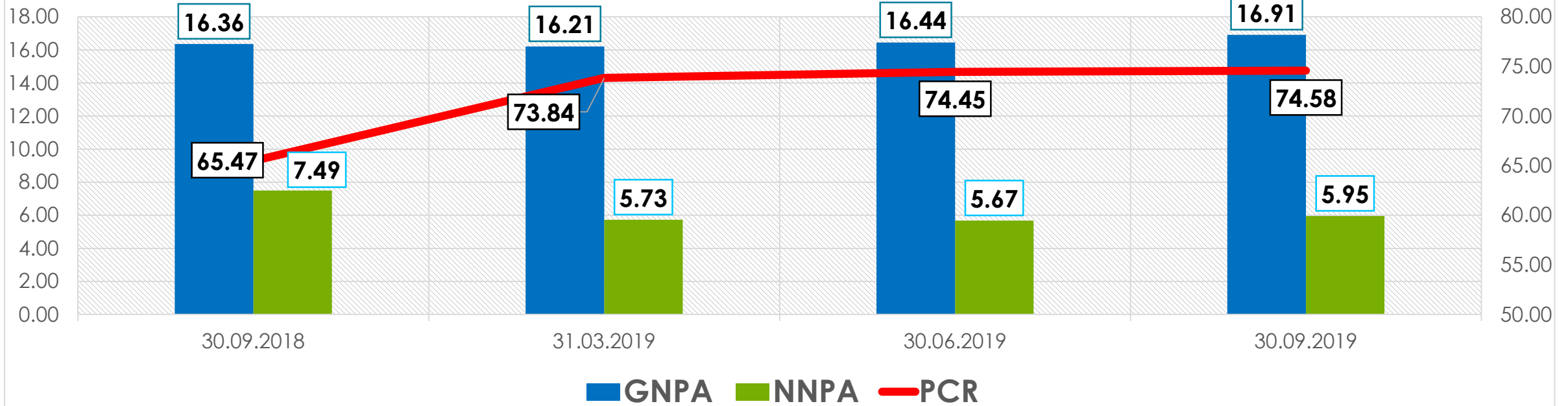
Rs. in Crore

Particulars	30.09.18	31.03.19 #	30.06.19	30.09.19
Net Investments	64,821	62,953	60,843	60,755
HTM	44,168	48,394	50,216	49,887
AFS	20,652	14,559	10,627	10,868
HFT	0.12	0	0	0
Modified Duration (AFS)	3.38	4.24	2.94	3.26
Modified Duration Total Portfolio	5.00	* 5.39	* 5.56	*5.49
Yield on Investments	7.43	7.47	7.56	7.53
# For the full year				
*Excluding Recapitalization Bonds				

Net Investments Composition	Sept 2018	% of Total	Mar 2019	% of Total	Jun 2019	% of Total	Sept 2019	% of Total
SLR	55,119	85.03%	49,382	78.44	48,193	79.21	47,660	78.45%
Non SLR	9,702	14.97%	13,571	21.56	12,650	20.79	13,095	21.55%
Total	64,821	100.00%	62,953	100.00	60,843	100.00	60,755	100.00%

# Asset Quality – GNPA/ NNPA and PCR Movement

## NPA & PCR Movement



Parameter	Rs. in Crore			
	Sept-18	Mar-19	Jun-19	Sept -19
GNPA	27,623	28,974	29,636	29,953
NNPA	11,428	9,091	9,056	9,305
Provision	16,195	19,883	20,580	20,648

# Asset Quality – Segment-wise NPA movement

Rs. in Crore

SEGMENT	As on 30.09.2018			As on 31.03.2019			As on 30.06.2019			As on 30.09.2019		
	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.	Adv.	NPA	NPA % to Sector Adv.
AGRICULTURE	33,381	1679	5.03%	36,961	1,718	4.65%	37,135	1,893	5.10%	35,961	1,978	5.50%
MSME	30,668	4917	16.03%	32,876	4,891	14.88%	30,851	4,821	15.63%	31,553	5,138	16.28%
RETAIL CREDIT	39,558	935	2.36%	40,985	904	2.21%	41,261	930	2.25%	42,179	1,018	2.41%
LARGE & MID CORPORATE	65,231	20092	30.80%	67,868	21,461	31.62%	71,011	21,992	30.97%	67,406	21,819	32.37%
TOTAL	1,68,838	27623	16.36%	1,78,690	28,974	16.21%	1,80,258	29,636	16.44%	1,77,099	29,953	16.91%

# Asset Quality –NPA movement & Status of NCLT

Rs. in Crore

PARAMETER	FY	Quarter ended			Half Year ended		
	Mar 19	Sept 18	Mar 19	Jun 19	Sept 19	Sept 18	Sept 19
NPAs Opening Balance	28,124	26,785	28,703	28,974	29,636	28,124	28,974
Less: Reduction during the period	4,425	782	970	746	1,713	3,533	2,232
-Up gradation/Recovery	2,145	605	584	518	710	1,694	1,002
-Tech. Write off/ Write off in OTS	2,280	177	386	228	1,003	1,839	1,230
Add: Additions during the period	5,275	1,620	1,241	1,408	2,030	3,032	3,211
- Fresh Slippages	5,154	1,587	1,166	1,368	1,910	2,939	3,138
- Addition in Existing NPAs	121	33	75	40	120	93	73
NPAs Closing Balance	28,974	27,623	28,974	29,636	29,953	27,623	29,953

NCLT	Accounts	Outstanding Dues	Provisions Held	PCR on NCLT
1 <sup>st</sup> List	6	3,171	2,766	87.23%
2 <sup>nd</sup> List	13	2,757	2,408	87.34%
Others	121	12,746	11,338	88.95%
Total	140	18,674	16,512	88.42%

# Asset Quality –NPA- Top 10 Industries

Rs. in Crore

Industry Wise- NPA	30.09.18	% to Total GNPA	31.03.19	% to Total GNPA	30.06.19	% to Total GNPA	30.09.19	% to Total GNPA
Infra - Power	5,134	18.59	5,385	18.59	5,105	17.23	4,611	15.39
Iron & Steel	4,484	16.23	4,304	14.85	4,313	14.55	4,332	14.46
Infra - Roads	1,983	7.18	2,472	8.53	2,724	9.19	2,451	8.18
Textiles	1,744	6.31	1,799	6.21	1,811	6.11	2,048	6.84
Food Processing	1,522	5.51	1,602	5.53	1,641	5.54	1,645	5.49
Engineering	1,495	5.41	1,564	5.40	1,648	5.56	1,633	5.45
Construction	1,531	5.54	1,587	5.48	1,591	5.37	1,256	4.19
Chemicals And Chemical Products	650	2.35	650	2.24	654	2.21	1,130	3.77
Petroleum	888	3.21	888	3.06	888	3.00	890	2.97
Other Metal & Metal Products	832	3.01	812	2.80	814	2.75	840	2.80



ఆంధ్ర బ్యాంక్  
आन्धा बैंक  
Andhra Bank  
ఆంధ్ర బ్యాంక్ యొక్క గుర్తింపు: ఇది భారతదేశంలోని ఏకైక బ్యాంకు.



# Asset Quality - Restructured Assets ( Industry Wise)

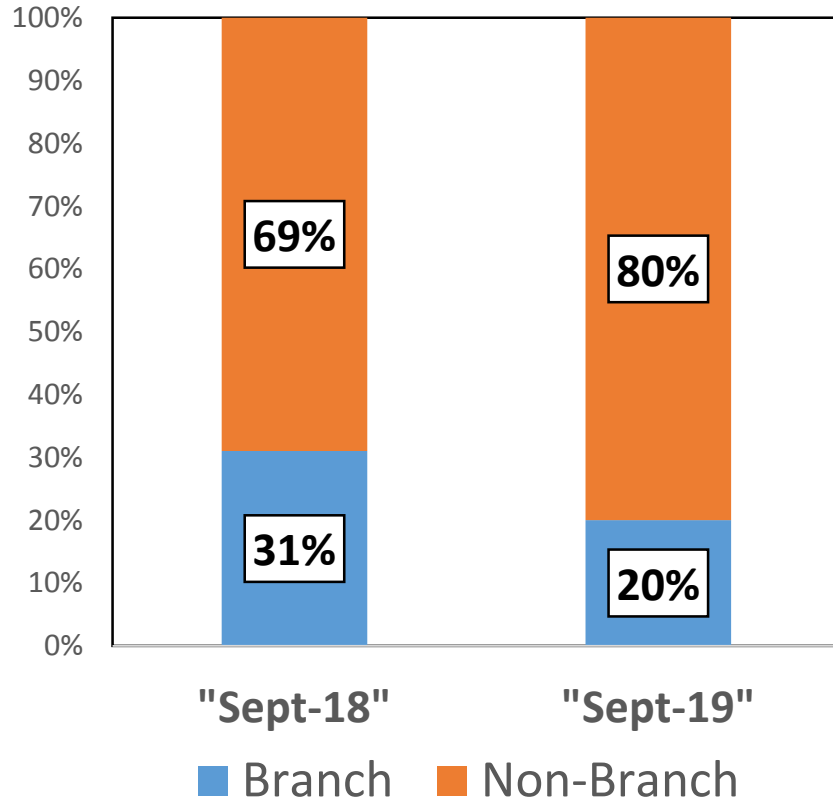
Rs. in Crore

Sector	30.09.2018	31.03.2019	30.06.2019	30.09.2019
A) Infrastructure	1,028	625	387	349
Power	461	295	67	67
Roadways	471	229	228	229
Others	96	101	92	53
B) Sugar	235	0	0	0
C) Others	111	*610	*717	*849
<b>Total</b>	<b>1,374</b>	<b>1,235</b>	<b>1,104</b>	<b>1,198</b>

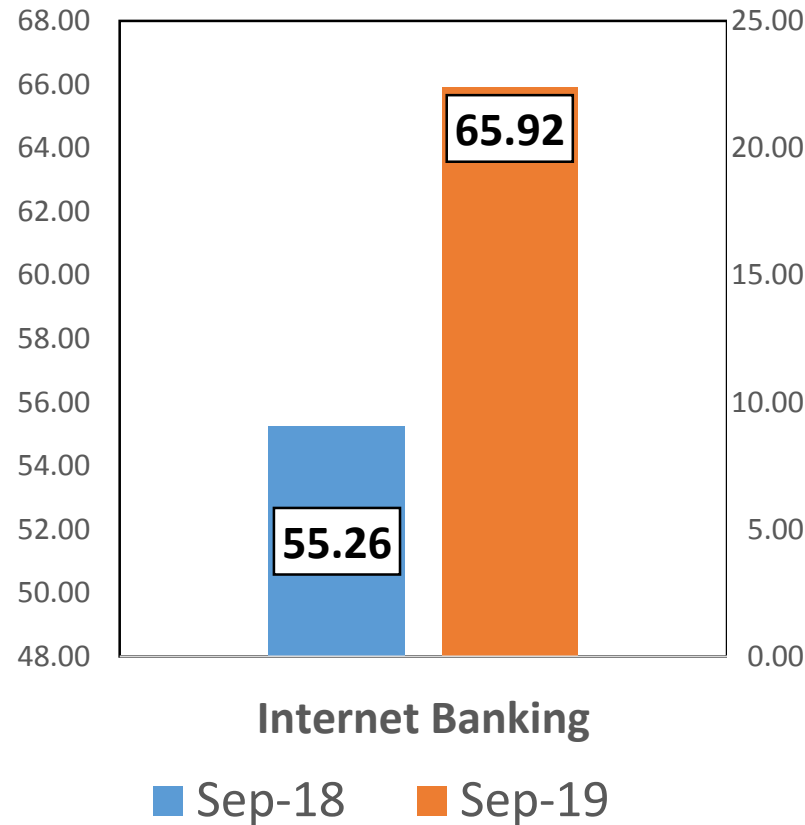
\*Including MSME Restructuring as per RBI Circular dated 01.01.19 of Rs 504 Cr in Mar-19, Rs.642 Cr in Jun 19 and Rs 813 Cr in Sep-19

# Digital Banking – Non-Branch Transaction Profile

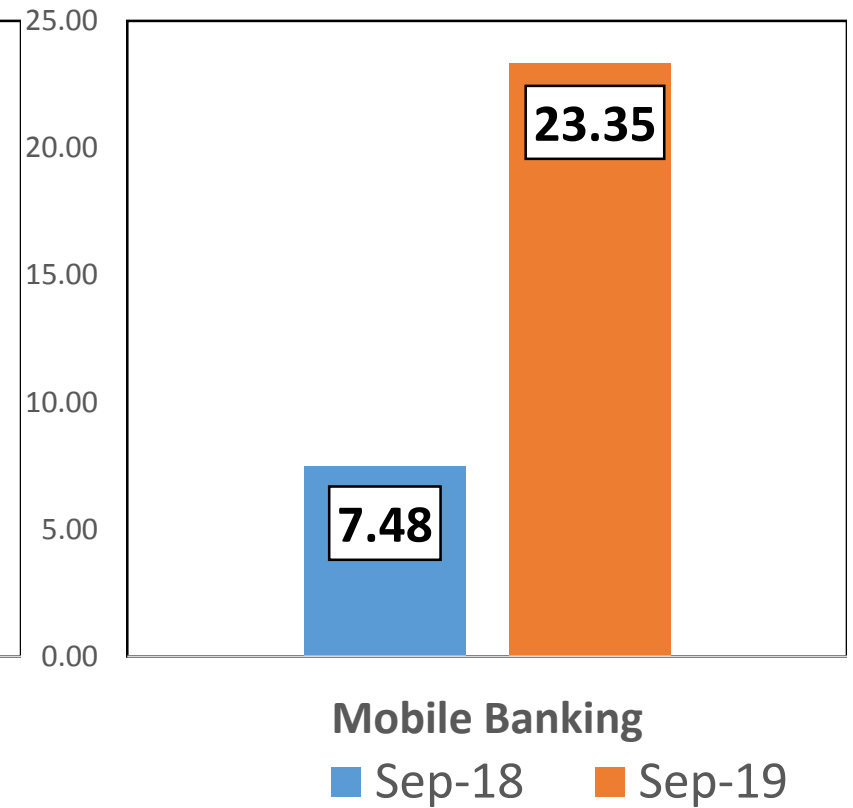
## % of Branch and Non Branch Transactions



## Internet Banking Transactions in Lakh

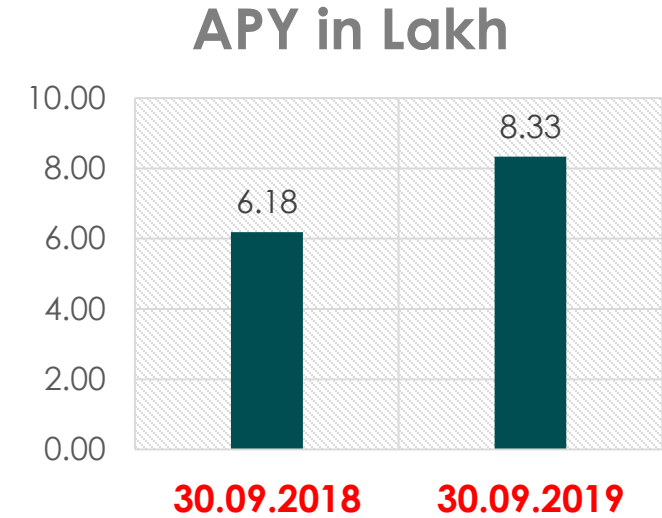
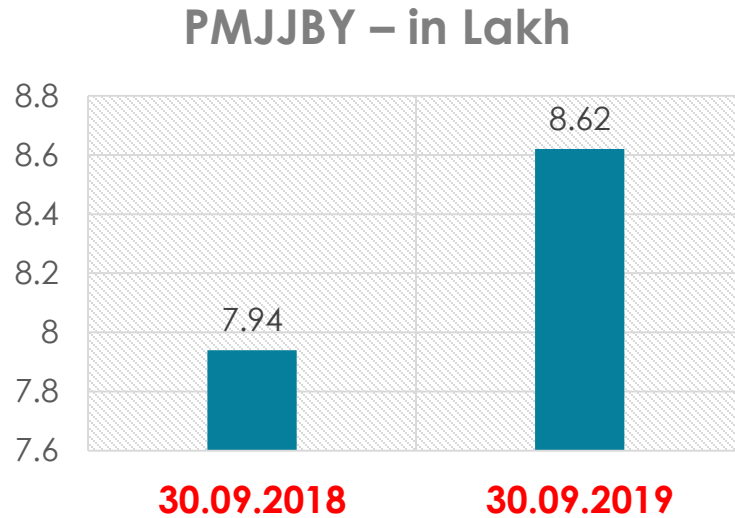
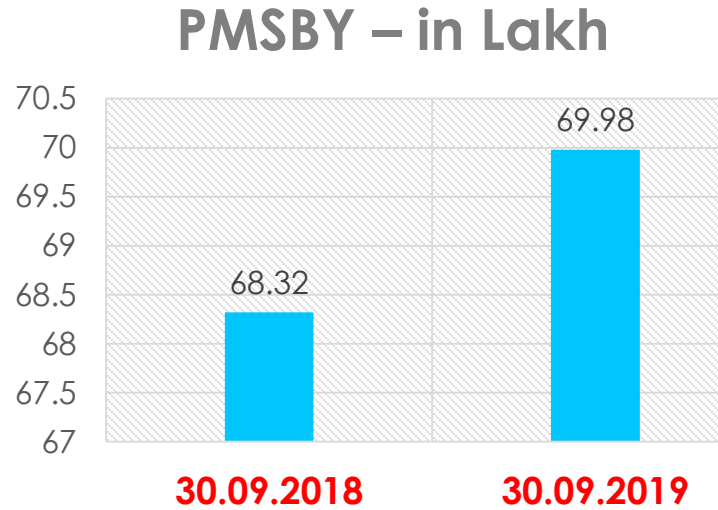
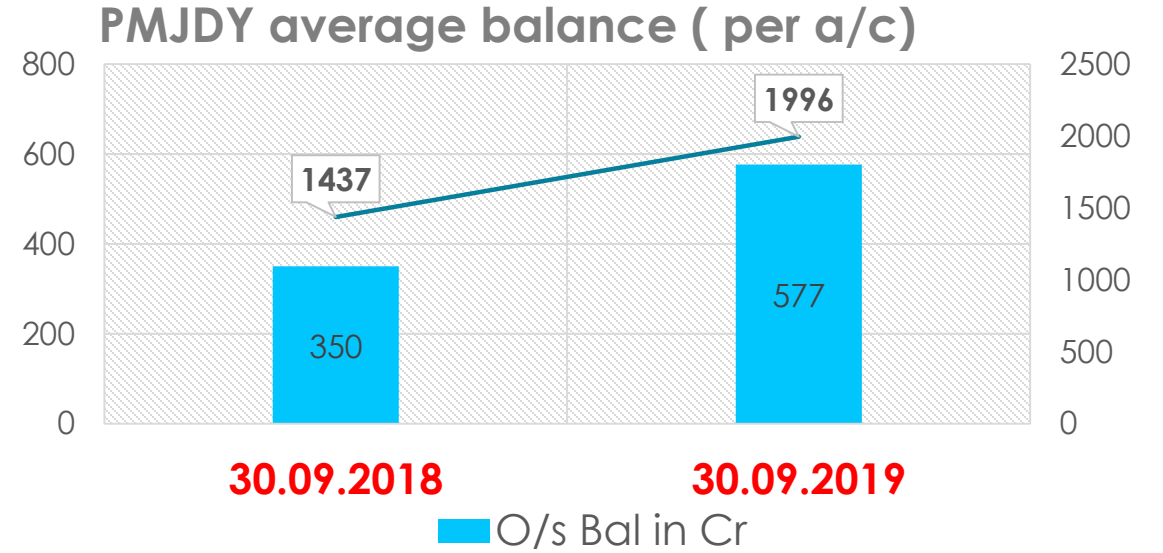
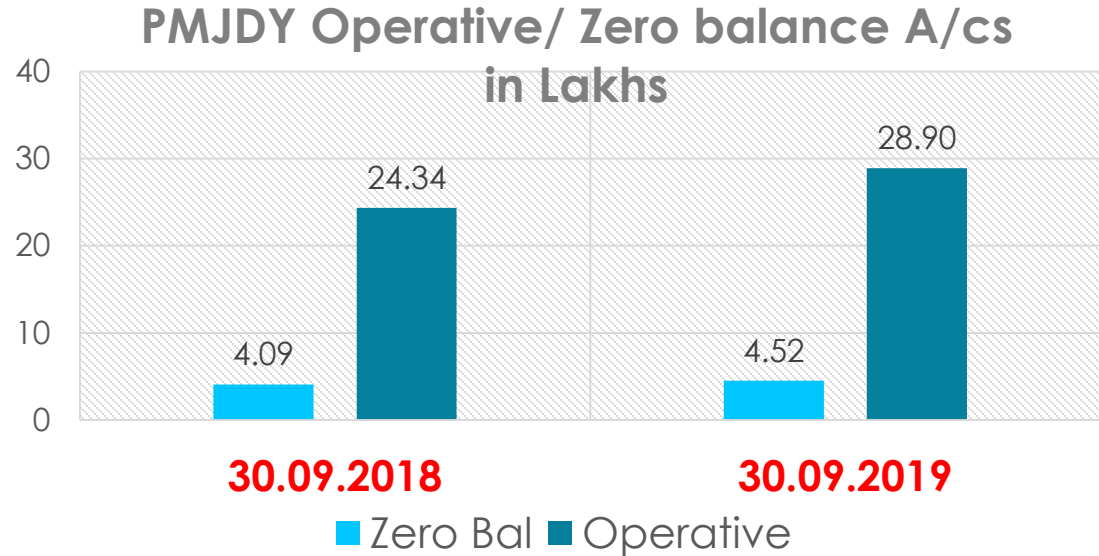


## Mobile Banking Transactions in Crore



**Share of Non-Branch transactions have increased from 69% to 80%**

# Financial Inclusion Initiatives



# Balance Sheet Position as on 30.09.2019

Rs. in Crore

<b>CAPITAL &amp; LIABILITIES</b>	<b>30.09.18</b>	<b>31.03.19</b>	<b>30.06.19</b>	<b>30.09.19</b>	<b>ASSETS</b>	<b>30.09.18</b>	<b>31.03.19</b>	<b>30.06.19</b>	<b>30.09.19</b>
Capital	1,199	2,884	2,984	2,984	Cash & Balances with others	9,857	10,127	10,335	9,795
Reserves & Surplus	8,546	10,281	10,490	10,513	Balances with Banks & Call Money	1,889	4,907	291	4,560
Share Application Money Pending Allotment	2,019	-	-	-	Investments (net)	64,821	62,953	60,843	60,755
Deposits	2,06,697	2,19,821	2,16,721	2,17,969	Advances (net)	1,52,650	1,58,823	1,59,709	1,56,485
Borrowings	18,253	10,278	9,053	8,268	Fixed Assets	1,449	1,558	1,537	1,518
Other Liabilities & Provisions	4,515	6,047	5,363	5,385	Other Assets	10,563	10,943	11,896	12,006
<b>TOTAL</b>	<b>2,41,229</b>	<b>2,49,311</b>	<b>2,44,611</b>	<b>2,45,119</b>	<b>TOTAL</b>	<b>2,41,229</b>	<b>2,49,311</b>	<b>2,44,611</b>	<b>2,45,119</b>



## New Initiatives for Business Growth

- **ABHi-Chatbot-** The Bank has launched the AI powered Chatbot ABHi- using the latest Artificial Intelligence and Natural Language Processing (NLP) algorithms to respond to the customer queries.
- Enabled locker request facility and Credit Card PIN generation & blocking facility in Internet banking.
- Enabled generation of Interest certificates for SB deposits, account statement and locker request facility through the mobile banking application.
- The Bank has also integrated the BBPS( Bharat Bill Payment System) in BHIM Andhra One UPI App

## Awards Received during the quarter

1. APY Mission Impossible &
2. APY Formation day



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*आन्ध्रा बैंक*  
*Andhra Bank*

భారతీయుల బ్యాంక్ దేశవాసీయో కా బేంక Where India Banks

**THANK YOU**