



**FINANCIAL  
HIGHLIGHTS FOR  
THE 4<sup>TH</sup> QUARTER &  
THE FINANCIAL YEAR  
ENDED  
31<sup>ST</sup> MARCH 2017**



# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17



- ❖ **Total Business of the Bank stood at Rs. 449679 crore against Rs. 456336 crore in March 31, 2016, recording Y-o-Y decline of 1.46 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,96,671 crore from Rs. 2,66,184 crore in March 2016, recording Y-o-Y growth of 11.45 %.**
- ❖ **Gross Advances of the Bank stood at Rs. 153008 crore in March 2017 as against Rs. 190152 crore in March 2016 which was due to sale of loan assets of Rs. 22991.22 crore through IBPC participation.**
- ❖ **CASA increased to Rs. 1,16,310 crore from Rs. 94,455 crore in March 2016, recording Y-o-Y growth of 23.14 % .**
- ❖ **Share of CASA in total deposits stood at 39.20 % as against 35.48 % in March 2016.**
- ❖ **Core Deposits increased to Rs. 2,85,694 crore from Rs. 2,51,376 crore in March 2016, recording Y-o-Y growth of 13.65 %.**
- ❖ **Total Income for the financial year ended March 31, 2017 was Rs. 27537 crore as compared to Rs.27825 crore for the financial year ended March 31, 2016.**
- ❖ **Non Interest Income of the Bank increased to Rs. 2876 crore for the financial year ended March 31, 2017 compared to Rs. 1938 crore for the financial year ended March 31, 2016, registering y-o-y growth of 48.40 %.**
- ❖ **Operating Profit of the Bank stood at Rs. 3089 crore for the financial year ended March 31, 2017 as compared to Rs. 2642 crore for the corresponding previous financial year ended March 31, 2016, registering y-o-y growth of 16.92 %.**
- ❖ **Net Loss for the quarter ended March 31, 2017 reduced to Rs. 592 crore in comparison to Net Loss of Rs. 898 crore for the quarter ended March 31, 2016. Net Loss of the Bank stood at Rs. 2439 crore for the financial year ended March 31, 2017.**
- ❖ **Provision Coverage Ratio improved to 58.43% as on March 31, 2017 from 51.52 % as on March 31, 2016.**
- ❖ **CRAR under BASEL II is at 11.28 % with Tier I at 7.16 % whereas CRAR under BASEL III is 10.95 % with Tier I at 8.62 %.**
- ❖ **NIM stood at 2.51 % in FY 2016-17.**

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

(Rs. in crore)

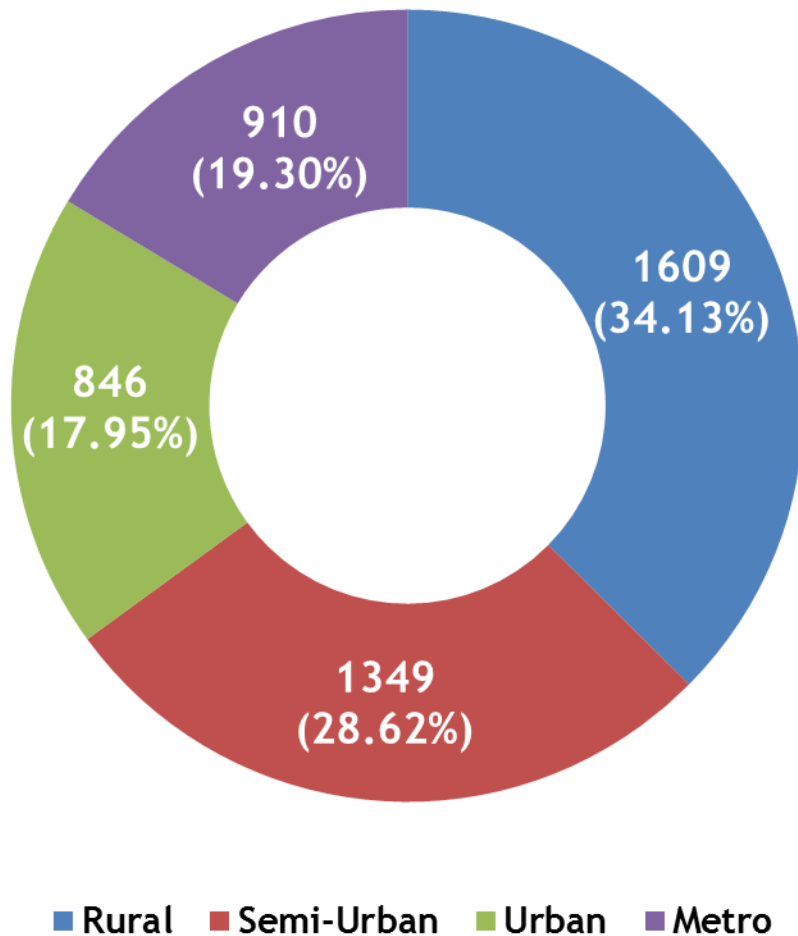
PARAMETERS	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Total Business	4,56,336	4,56,012	4,65,380	4,81,801	4,49,679	(1.46)
Total Deposits	2,66,184	2,70,293	2,77,636	2,98,972	2,96,671	11.45
Of which Core Deposits	2,51,376	2,56,348	2,65,332	2,87,995	2,85,694	13.65
Of which HighCost Deposits (% to total deposits)	14,808 (5.56)	13,945 (5.16)	12,304 (4.43)	10,977 (3.67)	10,977 (3.70)	(25.87)
Total Loans and Advances	1,90,152	1,85,719	1,87,744	1,82,829	1,53,008	(19.53)
Investments	89,895	90,688	92,793	1,10,356	93,792	4.34
CD Ratio	71.44	68.71	67.62	61.15	51.57	----

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

(Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Gross Income	6,711	27,825	6,662	6,965	6,788	7,122	27,537	6.12
Gross Expenses	6,471	25,183	6,076	6,110	6,206	6,056	24,448	(6.41)
Operating Profit	240	2,642	586	855	582	1066	3089	344.17
Net Profit	(898)	(1418)	(600)	(642)	(606)	(592)	(2439)	----
Net Interest Income	1,563	7,065	1,659	1,693	1,506	1,715	6,574	9.72
Net Interest Margin	2.44	2.78	2.64	2.66	2.27	2.43	2.51	----

## BRANCH SEGMENTATION : AS ON 31<sup>ST</sup> MARCH, 2017



Total Branches	4714
Rural	1609
Semi Urban	1349
Urban	846
Metropolitan	910
ATMs	5285
USBs	3677

**BUSINESS**

## Segment-wise Deposits (Rs. in crore)

Deposits	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Current	11,970	11,116	12,623	14,515	13,207	10.33
Savings	82,485	84,564	89,017	1,07,330	1,03,102	24.99
Total CASA	94,455	95,680	1,01,640	1,21,845	1,16,310	23.14
Core Term	1,56,921	1,60,668	1,63,692	1,66,150	1,69,384	7.94
Total Core Deposits	2,51,376	2,56,348	2,65,332	2,87,995	2,85,694	13.65
High Cost	14,808	13,945	12,304	10,977	10,977	(25.87)
Total Deposits	2,66,184	2,70,293	2,77,636	2,98,972	2,96,671	11.45
CASA %	35.48	35.40	36.61	40.75	39.20	----

## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Total Loans & Advances	1,90,152	1,85,719	1,87,744	1,82,829	1,53,008	(19.53)
Corporate Credit	83,297	78,785	75,970	72,449	52,762	(36.66)
(% to total Loans & Advances)	43.81%	42.42%	40.46%	39.63%	34.48%	
Agriculture	36,760	36,264	38,740	38,129	37,537	2.11
(% to total Loans & Advances)	19.33%	19.53%	20.63%	20.86%	24.53%	
MSME	31,590	31,409	32,418	31,356	30,701	(2.81)
(% to total Loans & Advances)	16.61%	16.91%	17.27%	17.51%	20.06%	
Retail	38,505	39,261	40,616	39,913	32,008	(16.87)
(% to total Loans & Advances)	20.25%	21.14%	21.63%	21.83%	20.92%	
- Housing	16,319	16,671	17,111	17,463	12,510	(23.34)
- Education	3,742	3,800	3,902	3,923	2,735	(26.91)
- Others	18,444	18,790	19,603	18,527	16,763	(9.11)



## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Priority Sector Advances (% to ANBC)	82,771 (41.48)	82,292 (41.17)	86,056 (42.89)	84,445 (41.86)	78,259 (37.96)	(5.45)
Agriculture (% to ANBC)	36,760 (18.42)	36,264 (18.14)	38,740 (19.31)	38,129 (18.90)	37,537 (18.21)	2.11
MSME (PS) (% to ANBC)	30,526 (15.30)	30,131 (14.62)	31,169 (15.53)	30,056 (14.90)	29,531 (14.32)	(3.26)

## Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
HOUSING LOAN	16,319	16,671	17,111	17,463	12510	(23.34)
EDUCATION LOAN	3,742	3,800	3,902	3,923	2735	(26.91)
CENT PERSONAL GOLD LOAN	756	720	695	645	686	(9.26)
Cent Mortgage	6,872	7,567	7,872	7,442	6517	(5.17)
Cent Trade	4,771	4,597	4,902	4,319	4819	1.01
Others	6,045	5,906	6,134	6,121	4741	(21.57)
Grand Total	38,505	39,261	40,616	39,913	32008	(16.87)

# PROFITABILITY

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## PROFITABILITY (Rs. in crore)

PARAMETERS	Q4 15-16	FY 2015-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 2016-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Gross Income	6,711	27,825	6,662	6,965	6,788	7,122	27,537	6.12
Gross Expenses	6,471	25,183	6,076	6,110	6,206	6,056	24,448	(6.41)
Operating Profit	240	2,642	586	855	582	1066	3089	344.17
Net Profit	(898)	(1418)	(600)	(642)	(606)	(592)	(2439)	----

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Interest on Advances	4,450	18,978	4,291	4,298	3,905	3,789	16,283	(14.85)
Interest on Investments	1,587	6,474	1,746	1,753	1,937	1,936	7,372	21.99
Other Interest Income	114	435	131	137	222	515	1006	351.75
Total Interest Income	6,151	25,887	6,168	6,188	6,064	6,240	24,661	1.45

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Non Interest Income	560	1939	494	777	724	882	2876	57.50
Of which:								
Profit on sale of investments	178	587	212	452	424	453	1541	154.49
Commission/ Exchange	256	908	214	228	209	279	929	8.98
Recovery in written off a/cs	43	111	6	20	32	63	121	46.51
Profit on Exchange Transactions	46	165	41	47	36	45	169	(2.17)
Others	37	168	21	30	23	42	116	13.51
Total Income	6,711	27,825	6,662	6,965	6788	7122	27,537	6.12

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
Interest on deposits	4,349	17,653	4,314	4,308	4,391	4317	17330	(0.74)
Interest on Sub-ordinated debts	159	652	158	160	145	140	604	(11.95)
Interest on borrowings/ refinance	80	517	37	27	22	67	154	(16.25)
Total interest Expenses	4,588	18,822	4,509	4,495	4,558	4524	18087	(1.39)

## BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17	Y-o-Y Growth (Q4 FY 17 - o - Q4 FY 16) (%)
I. Establishment	1312	4,465	1,091	1,099	1,121	903	4214	(31.17)
II. Other Optg. Expenses	571	1896	476	516	527	629	2147	10.16
Total optg. Expenses	1883	6,361	1,567	1,615	1,648	1532	6361	(18.64)
Gross Expenses	6,471	25,183	6,076	6,110	6,206	6,056	24,448	(6.41)



# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## PROVISION (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17
For NPAs (Including Restructured Assets)	1433 (-404)	3678 (-1235)	1640 (115)	1147 (145)	1721 (153)	2028 (-93)	6537 (321)
On Standard Assets	336	470	(92)	227	(242)	(57)	(164)
Provisions on Investments	520	851	(24)	356	(4)	(23)	300
Tax	(1449)	(1251)	(358)	(165)	(298)	(269)	(1090)
Others	298	312	20	(68)	11	(22)	(55)
Total Provision & Contingency	1138	4060	1186	1497	1188	1658	5528
Provision Coverage Ratio	51.52	51.52	52.14	53.45	54.95	58.43	58.43

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17
Return on Assets	(1.22)	(0.48)	(0.82)	(0.86)	(0.79)	(0.75)	(0.80)
Yield on Advances	9.29	10.09	9.37	9.39	8.67	8.57	9.01
Yield on Investments	8.25	7.46	7.48	7.42	7.44	7.23	7.38
Cost of Deposits	6.63	6.86	6.49	6.36	6.14	5.84	6.20
Cost of Funds	6.73	6.95	6.58	6.42	6.20	5.89	6.27
Cost to Income Ratio	88.69	70.65	72.79	65.39	73.90	58.97	67.31

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17
Gross NPAs: Opening Balance	17564	11873	22721	25107	25718	25843	22721
Add: Slippages	6688	15145	3264	3305	2030	2266	10487
Less: Deductions							
1. Write Off	974	1279	3	500	1486	407	2396
2. Upgradation	200	608	394	973	119	75	1183
3. Recoveries	261	1287	481	1221	300	376	2378
4. Reduction due to sale	96	1123	0	0	0	0	0
Total Deductions	1531	4297	878	2694	1905	858	5957
Gross NPAs	22721	22721	25107	25718	25843	27251	27251

## NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q4 15-16	FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 16-17	FY 16-17
Gross NPAs	22721	22721	25107	25718	25843	27251	27251
Gross Credit	190152	190152	185719	187744	182829	153008	153008
Gross NPA as % of Gross Advances	11.95	11.95	13.52	13.70	14.14	17.81	17.81
Net Advances	180010	180010	174227	175758	170997	139399	139399
Net NPA	13241	13241	14232	14353	14611	14218	14218
Net NPA as % of Net Advances	7.36	7.36	8.17	8.17	8.54	10.20	10.20

## SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17
IRON & STEEL	4502	4798	4980	5066	5051
TEXTILES	1761	1758	2928	2488	2527
INFRASTRUCTURE	1419	2368	1957	2377	2494
CONSTRUCTION	531	742	1220	1288	1283
POWER- GENERATION	3140	2639	1589	1250	1267
ENGINEERING & MANUFACTURING	1398	1427	1365	1222	2110
GEMS & JEWELLERY	563	502	746	697	700
OIL INDUSTRY	280	280	254	254	420
AVIATION	0	0	0	0	0
OTHERS	9127	10593	10679	11201	11399
<b>TOTAL</b>	<b>22721</b>	<b>25107</b>	<b>25718</b>	<b>25843</b>	<b>27251</b>

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q4 & FY 15-16	Q1 16-17	Q2 16-17	Q3 16-17	Q4 & FY 16-17
Agriculture (% to Sectoral Advances)	1891 (5.58)	2018 (6.02)	2086 (5.94)	2106 (6.18)	2578 (7.69)
Industry (% to Sectoral Advances)	15699 (16.02)	17145 (21.03)	18858 (23.13)	19026 (23.49)	19667 (25.65)
Services (% to Sectoral Advances)	1911 (10.71)	2147 (12.26)	2042 (11.33)	2010 (11.57)	3186 (14.02)
Retail (% to Sectoral Advances)	1615 (4.19)	2001 (5.10)	1912 (5.74)	1832 (4.59)	1820 (9.75)
Others (% to Sectoral Advances)	1605 (14.32)	1796 (12.89%)	820 (4.15)	869 (8.29)	0
Total	22721	25107	25718	25843	27251

# PERFORMANCE HIGHLIGHTS- Q4 & FY 2016-17

## RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 31.03.2017	24594	815.00	207	12656.63	24801	13471.63
2	- Of which NPA	6016	217.90	110	5710.87	6126	5928.77
3	Net Standard Restructured as on 31.03.2017	18578	597.10	97	6945.76	18675	7542.86
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.03.2017)						0.14%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.03.2017)						4.79%
6	Fresh addition in Total Restructured Assets in FY 2016-17	223	5.41	10	371.79	233	377.20

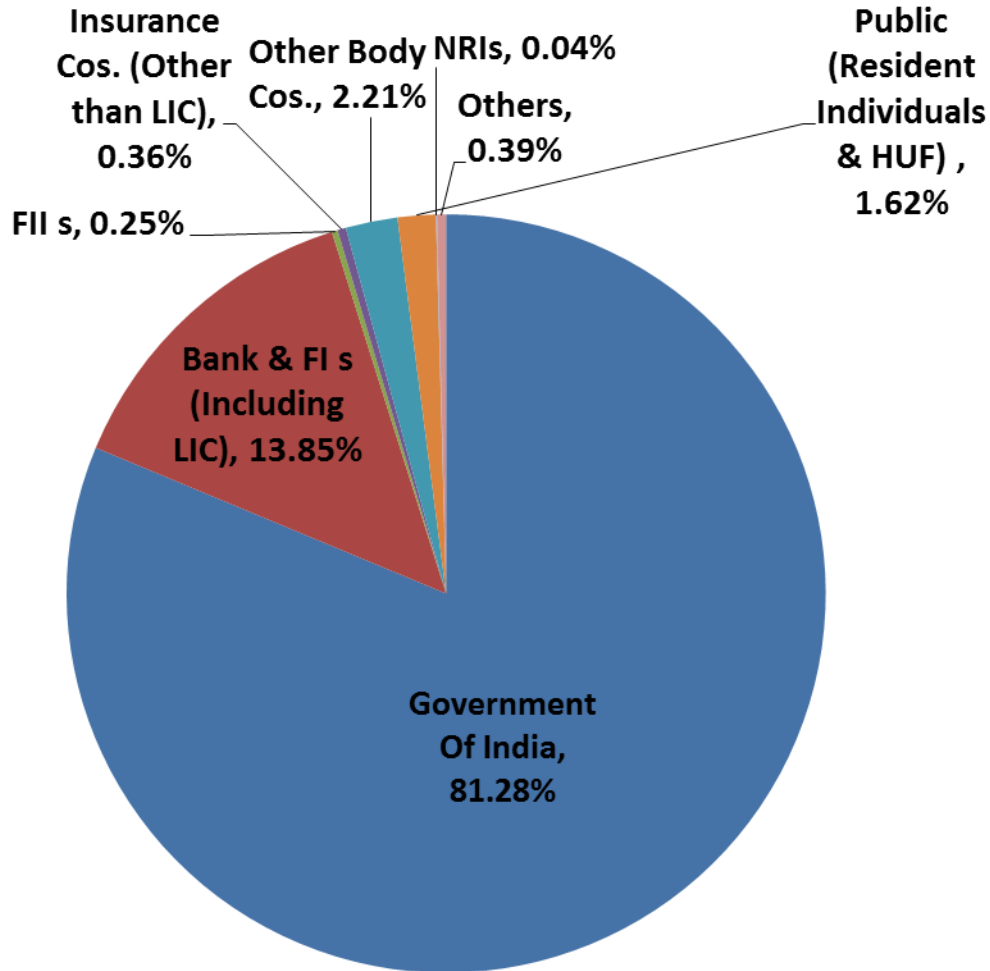


**RESTRUCTURED ASSETS ( Rs. IN CRORES)**

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
MARCH 2016	30154	17091	54	6298	30100	10793
JUNE 2016	31174	17724	55	7355	31119	10369
SEPTEMBER 2016	32080	18556	55	7640	32025	10916
DECEMBER 2016	34026	18651	55	7638	33971	11013
MARCH 2017	24801	13472	47	6339	24754	7133



## Shareholding Pattern – 31<sup>st</sup> March 2017



<b>Government of India</b>	<b>81.28</b>
<b>Bank &amp; FI s (Including Life Insurance Corporation of India)</b>	<b>13.85</b>
<b>FII s</b>	<b>0.25</b>
<b>Insurance Cos. (Other than LIC)</b>	<b>0.36</b>
<b>Other Body Cos.</b>	<b>2.21</b>
<b>Public (Resident Individuals &amp; HUF)</b>	<b>1.62</b>
<b>NRIs</b>	<b>0.04</b>
<b>Others</b>	<b>0.39</b>

**CAPITAL ADEQUACY (%)**

	FY 15-16	FY 16-17
<b>BASEL II</b>		
<b>CRAR</b>	11.07	11.28
<b>Tier I</b>	7.44	7.16
<b>Tier II</b>	3.63	4.12
<b>BASEL III</b>		
<b>CRAR</b>	10.41	10.95
<b>CET 1</b>	8.03	8.62
<b>AT 1</b>	0.17	--
<b>Tier I</b>	8.20	8.62
<b>Tier II</b>	2.21	2.33

## Overall status implementation of PMJDY as on 31-03-2017

S.No.	Items	Progress
		<b>Total :9346006</b>
1.	Total No. of Accounts opened	Rural :4198093 Urban:5147913
2.	Out of (1) Aadhaar seeded account	6144754
3.	Out of (1) No. of RuPay Debit Card issued	6055462
4.	O/S Balance in these accounts (Rs.)	<b>Rs. 1665.19 crores</b>
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch-1536 Covered through BC-6387 Total SSA Covered -7923

Thank you!  
Jimmy

