

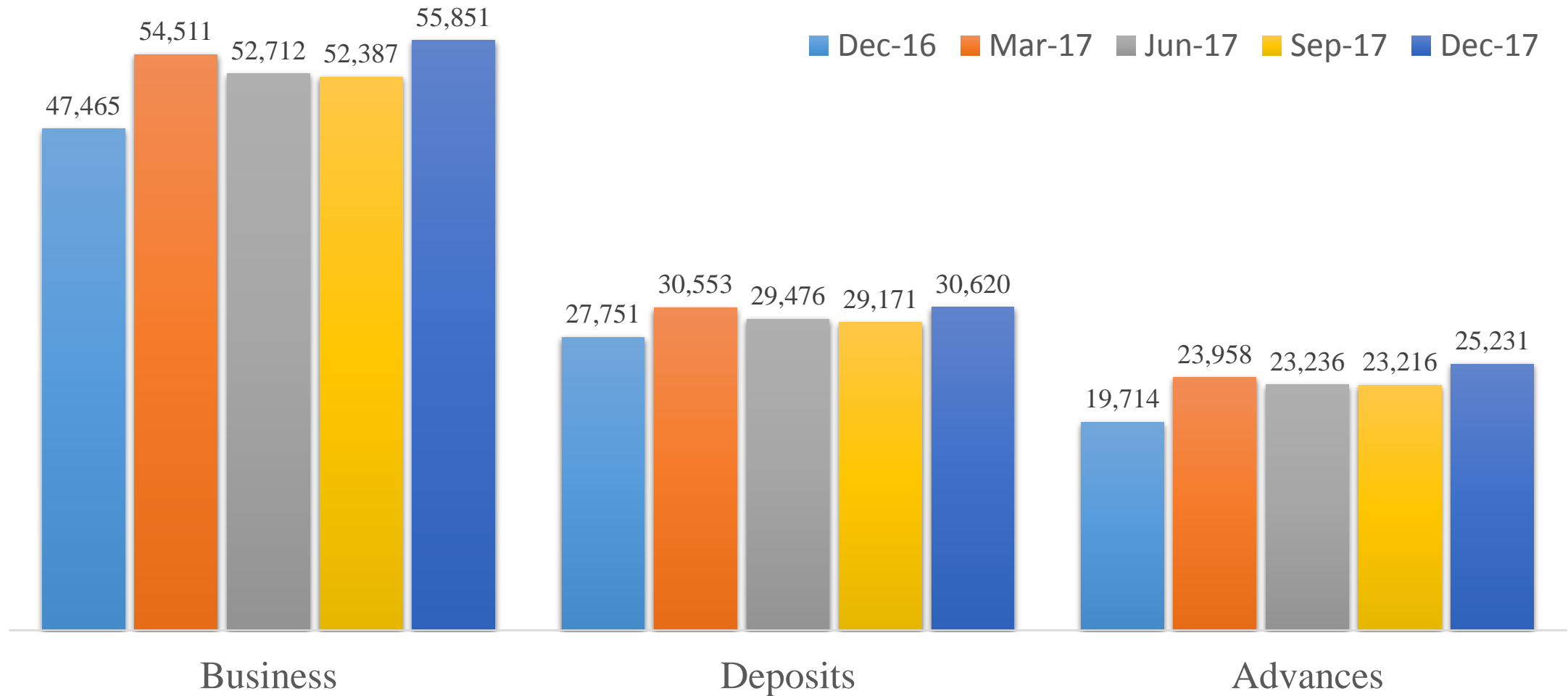
Unaudited Working Results Quarter/Nine Months ended Dec 2017



Performance Highlights

Business

₹. in Cr.

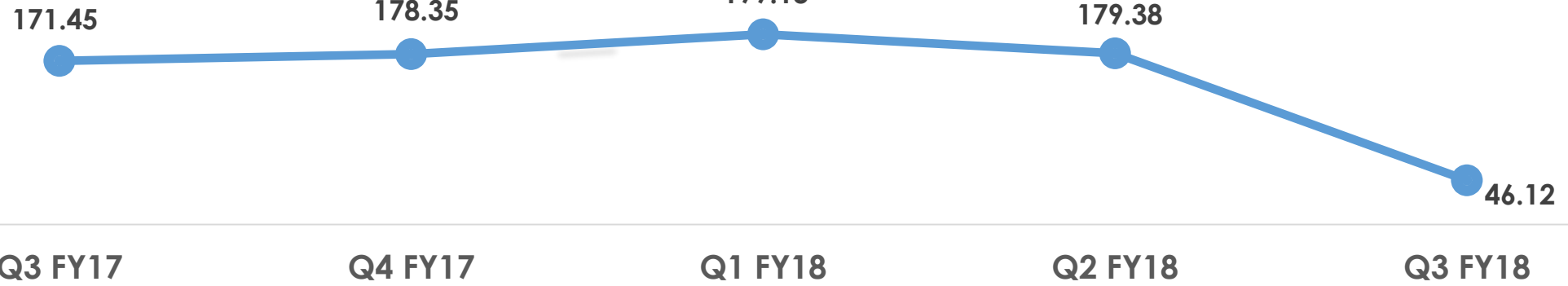


Performance Highlights

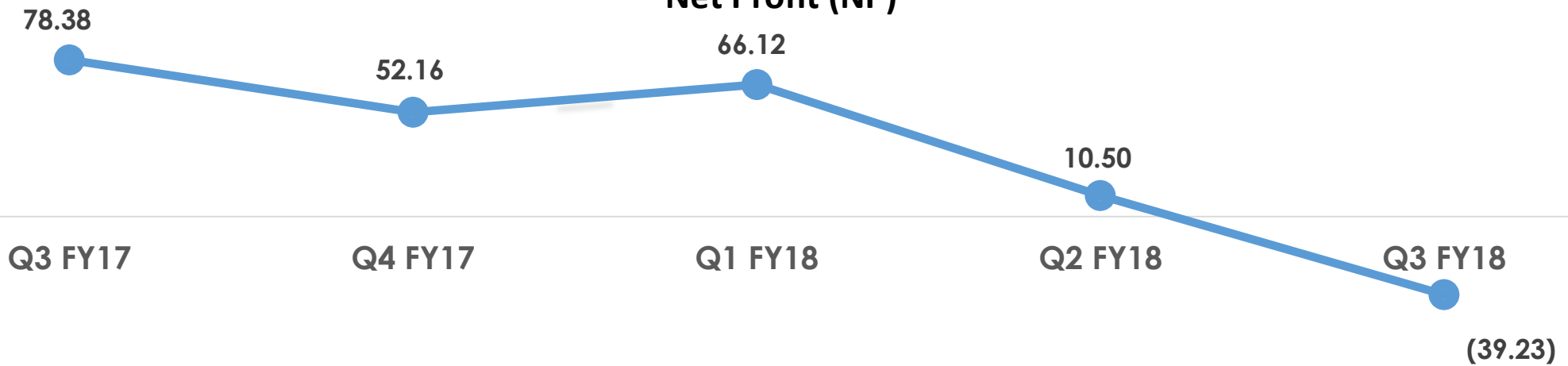
Profitability

₹. in Cr.

Operating Profit (OP)



Net Profit (NP)



Deposits

₹. in Cr.

As on	31st Dec 2017	30 th Sep 2017	31st Mar 2017	Y-o-Y %	31st Dec 2016
Total Deposits	30,620	29,171	30,553	10.34%	27,751
CASA Deposits	6,482	6,118	5,839	9.06%	5,943
Int. on Deposits	1,476	986	1,938	0.42%	1,470
Cost of Deposits (%)	6.82%	6.85%	7.28%	(63bps)	7.45%
CASA (%)	21.17%	20.97%	19.11%	(25bps)	21.42%
Avg. CASA (%)	19.26%	18.75%	17.67%	251bps	16.75%

Advances

₹. in Cr.

As on	31st Dec 2017	30 th Sep 2017	31 st Mar 2017	Y-o-Y %	31st Dec 2016
Gross Advances	25,231	23,216	23,958	27.99%	19,714
Net Advances	24,863	22,926	23,729	27.43%	19,510
Avg. Gross Advances	22,242	22,493	19,831	13.54%	19,589
C-D Ratio (%)	82.40%	79.59%	78.42%	1136bps	71.04%
Int. on Advances	1,817	1,226	2,240	7.79%	1,686
Yield on Advances (%)	10.89%	10.90%	11.29%	(59bps)	11.48%

Investments

₹. in Cr.

As on	31st Dec 2017	30 th Sep 2017	31 st Mar 2017	Y-o-Y %	31st Dec 2016
Gross Investments	12,704	11,294	8,703	44.33%	8,802
SLR Securities	11,332	10,410	7,911	42.78%	7,937
Non SLR Securities	1,372	883	792	58.56%	865
Less : Depreciation	68	79	51	53.28%	44
Net Investments	12,637	11,215	8,652	44.28%	8,758
Int. on Investments	510	316	578	22.93%	415
Avg. Investments	10,500	9,659	8,137	13.37%	7,672
Avg. Int. Yield on Investments (%)	6.91%	6.78%	7.63%	(87bps)	7.78%
Investment – Deposit Ratio (%)	41.49%	38.72%	28.49%	977bps	31.72%

Income

₹. in Cr.

For the period	31st Dec 2017 (9M)	30 th Sep 2017 (6M)	31 st Mar 2017 (12M)	Y-o-Y %	31st Dec 2016 (9M)
1. Total Interest Income	2,339.00	1,548.83	2,846.66	10.69%	2,113.10
Int. on Advances	1,817.32	1,225.92	2,239.71	7.79%	1,685.96
Int. on Investments	510.03	315.51	577.59	22.93%	414.89
Int. on Bal with RBI & Others	5.88	5.48	12.28	(45.80%)	10.85
Others	5.76	1.92	17.07	311.54%	1.40
2. Non Interest Income	308.52	281.18	502.77	(16.91%)	371.33
Of which Trading Profit	98.29	136.33	259.96	(51.31%)	201.88
Other Income excluding Trading Profit	210.23	144.85	242.81	24.07%	169.45
Total Income (1+2)	2,647.52	1,830.01	3,349.43	6.56%	2,484.43

Income

₹. in Cr.

For the quarter ended	Q3 FY18	Y-o-Y	Q3 FY17		Q1 FY18	Q2 FY18	Seq Q-o-Q
1. Total Interest Income	790.17	8.39%	729.04		769.96	778.87	1.45%
Int. on Advances	591.40	5.11%	562.66		612.84	613.08	(3.54%)
Int. on Investments	194.52	22.59%	158.68		151.66	163.84	18.72%
Int. on Bal with RBI & Others	0.40	(94.39%)	7.16		5.07	0.41	(2.11%)
Others	3.84	610.97%	0.54		0.38	1.54	147.69%
2. Non Interest Income	27.34	(81.80%)	150.22		157.30	123.88	(77.93%)
Of which Trading Profit	(38.04)	(137.96%)	100.20		100.45	35.88	(206.00%)
Other Income excluding Trading Profit	65.38	30.69%	50.02		56.85	88.00	(25.71%)
Total Income (1+2)	817.51	(7.02%)	879.26		927.26	902.75	(9.44%)

Expenditure

₹. in Cr.

For the period ended	31st Dec 2017 (9M)	30 th Sep 2017 (6M)	31 st Mar 2017 (12M)	Y-o-Y %	31st Dec 2016 (9M)
1. Total Interest Expenditure	1,668.86	1,098.36	2,064.00	7.10%	1,558.25
2. Operating Expenditure	554.03	353.14	651.37	17.76%	470.48
Staff Expenditure	277.21	176.57	334.71	11.19%	249.31
Other Operating Expenditure	276.82	176.57	316.66	25.16%	221.17
Total Expenditure (1+2)	2,222.89	1,451.50	2,715.37	9.57%	2,028.73
Cost to Income Ratio	56.61%	48.27%	50.67%	--	50.80%

Expenditure

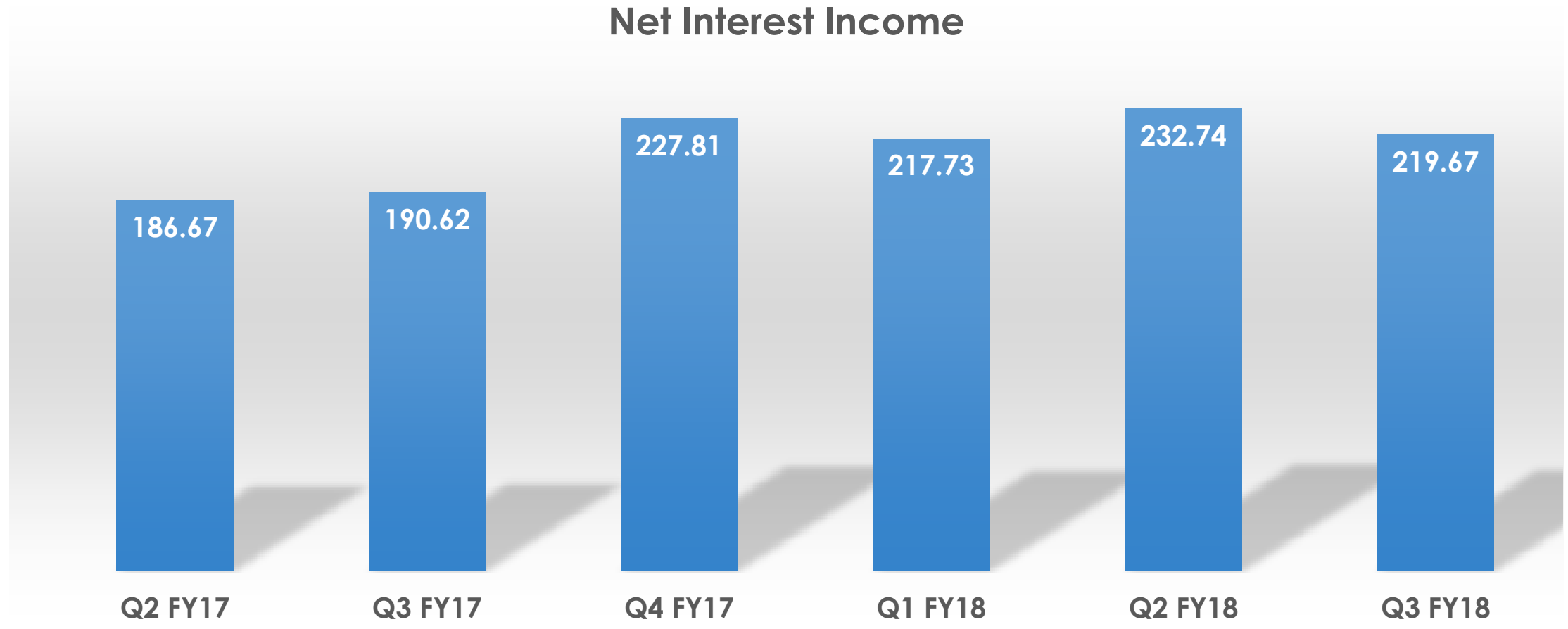
₹. in Cr.

For the quarter ended	Q3 FY18	Y-o-Y	Q3 FY17		Q1 FY18	Q2 FY18	Seq Q-o-Q
1. Total Interest Expenditure	570.50	5.96%	538.42		552.23	546.13	4.46%
2. Operating Expenditure	200.89	18.60%	169.39		175.90	177.24	13.35%
Staff Expenditure	100.64	10.32%	91.23		85.88	90.69	10.97%
Other Operating Expenditure	100.25	28.26%	78.16		90.02	86.55	15.83%
Total Expenditure (1+2)	771.39	8.98%	707.81		728.13	723.37	6.64%
Cost to Income Ratio	81.33%	--	49.70%		46.90%	49.70%	--

Quarterly Performance

₹. in Cr.

Net Interest Income



Net Profit

₹. in Cr.

For the period ended	31st Dec 2017 (9M)	30 th Sep 2017 (6M)	31 st Mar 2017 (12M)	Y-o-Y %	31st Dec 2016 (9M)
Operating Profit excluding Trading Profit	326.33	242.18	374.10	28.57%	253.82
Trading Profit	98.29	136.33	259.96	(51.31%)	201.88
Operating Profit	424.62	378.51	634.06	(6.82%)	455.70
Prov. For NPA	379.30	282.00	235.49		142.21
Dep. On Investments	20.58	31.49	2.36		(4.86)
Prov. For Standard & Restr. Advances	(19.60)	(14.89)	15.50		4.80
Other Provisions	4.46	0.79	0.63	22.74%	3.64
Profit before Tax	39.89	79.12	380.07	(87.13%)	309.91
Prov. for Tax	2.50	2.50	124.00		106.00
Net Profit	37.39	76.62	256.07	(81.67%)	203.91

Net Profit

₹. in Cr.

For the quarter ended	Q3 FY18	Y-o-Y	Q3 FY17	Q1 FY18	Q2 FY18	Seq Q-o-Q
Operating Profit excluding Trading Profit	84.16	18.11%	71.25	98.68	143.50	(41.36%)
Trading Profit	(38.04)	(137.96%)	100.20	100.45	35.88	(206.00%)
Operating Profit	46.12	(73.10%)	171.45	199.13	179.38	(74.29%)
Prov. For NPA	97.30		38.28	82.60	199.40	
Dep. On Investments	(10.92)		1.39	23.96	7.53	
Prov. for Standard & Restr. Advances	(4.70)		5.03	4.95	(19.84)	
Other Provisions	3.67		3.37	0.49	0.30	
Profit before Tax	(39.23)	(131.80%)	123.38	87.12	(8.00)	(390.42%)
Prov. for Tax	-		45.00	21.00	(18.50)	
Net Profit	(39.23)	(150.06%)	78.38	66.12	10.50	(473.66%)

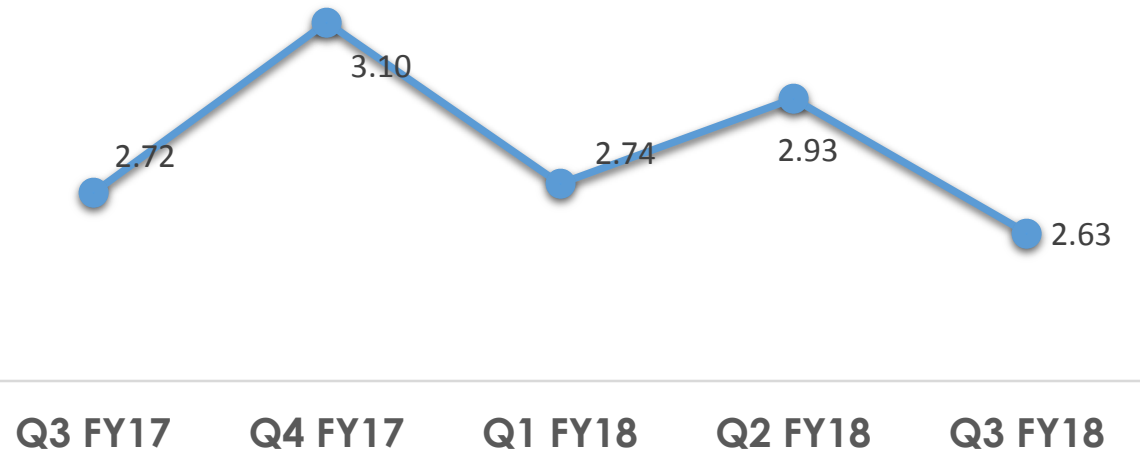
Capital Adequacy

₹. in Cr.

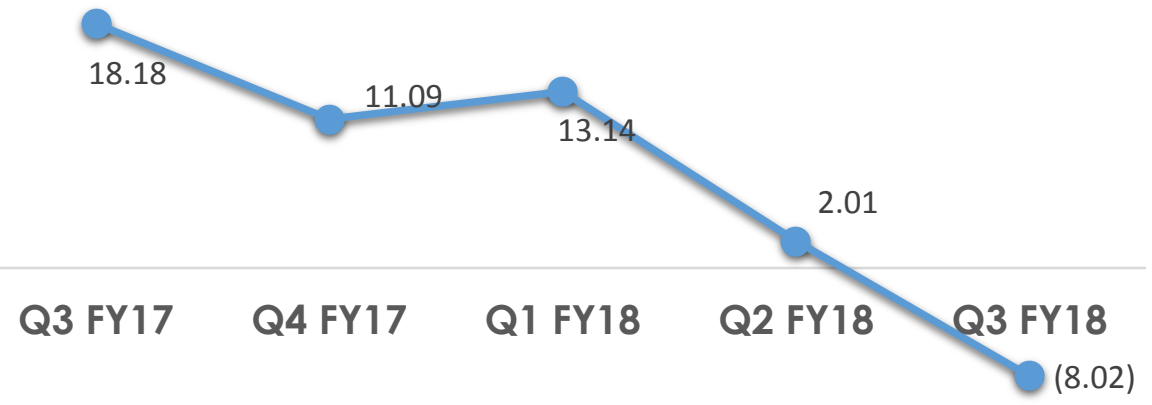
As on	31st Dec 2017	30 th Sep 2017	31 st Mar 2017	Y-o-Y %	31st Dec 2016
Balance Sheet Size	40,597	37,151	35,245	28.37%	31,626
Risk Weighted Assets					
Basel III	24,930	22,627	22,360	29.09%	19,312
Capital Funds (Basel III)					
Tier I	1,964	1,934	1,956	22.16%	1,608
Tier II	466	474	366	28.18%	369
Capital Adequacy Ratio					
Basel III	9.75%	10.57%	10.38%	(46bps)	10.21%
- Tier I	7.88%	8.54%	8.75%	(44bps)	8.32%

Analytical Ratios - Quarterly

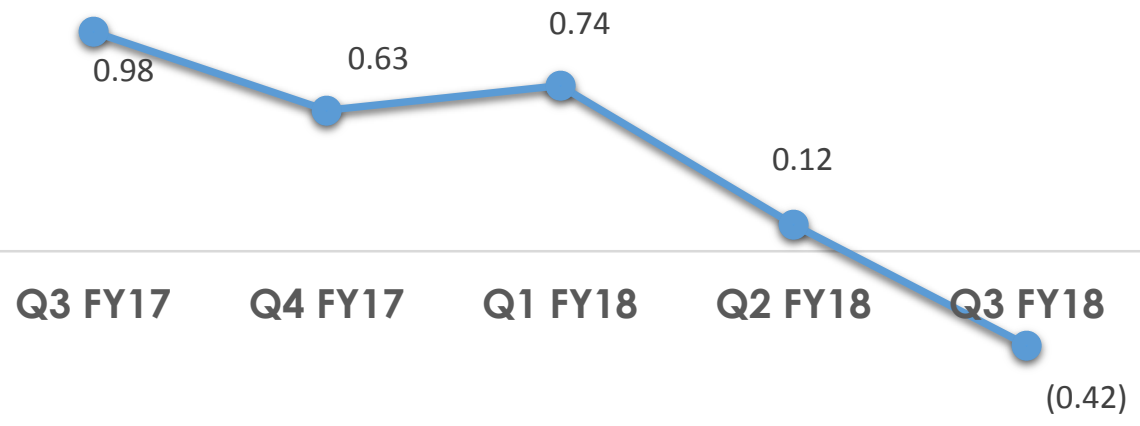
Net Interest Margin (%)



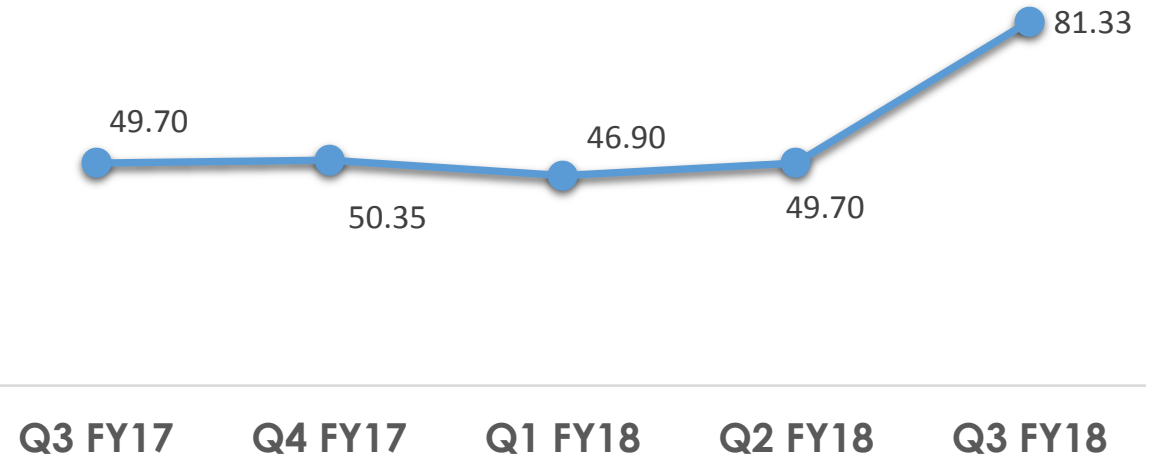
Return on Equity (ROE %)



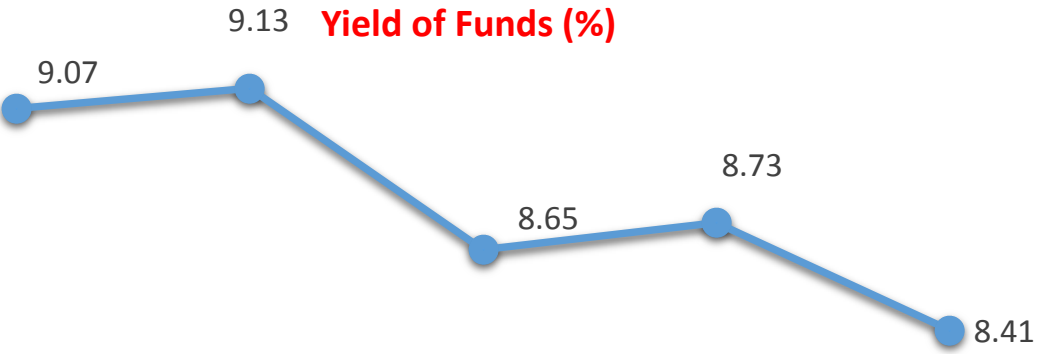
Return on Assets (ROA %)



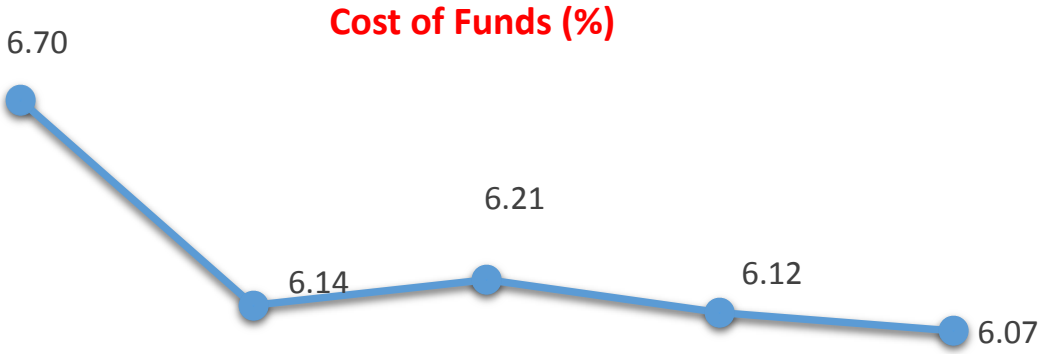
Cost to Income Ratio (%)



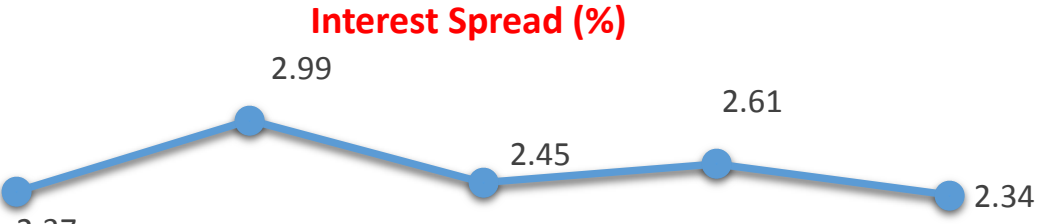
Analytical Ratios - Quarterly



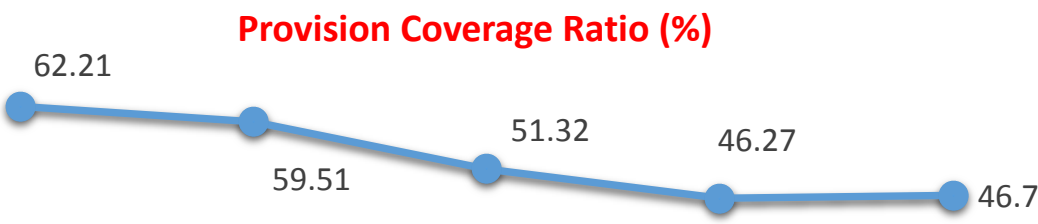
Q3 FY17 Q4 FY17 Q1 FY18 Q2 FY18 Q3 FY18



Q3 FY17 Q4 FY17 Q1 FY18 Q2 FY18 Q3 FY18



Q3 FY17 Q4 FY17 Q1 FY18 Q2 FY18 Q3 FY18

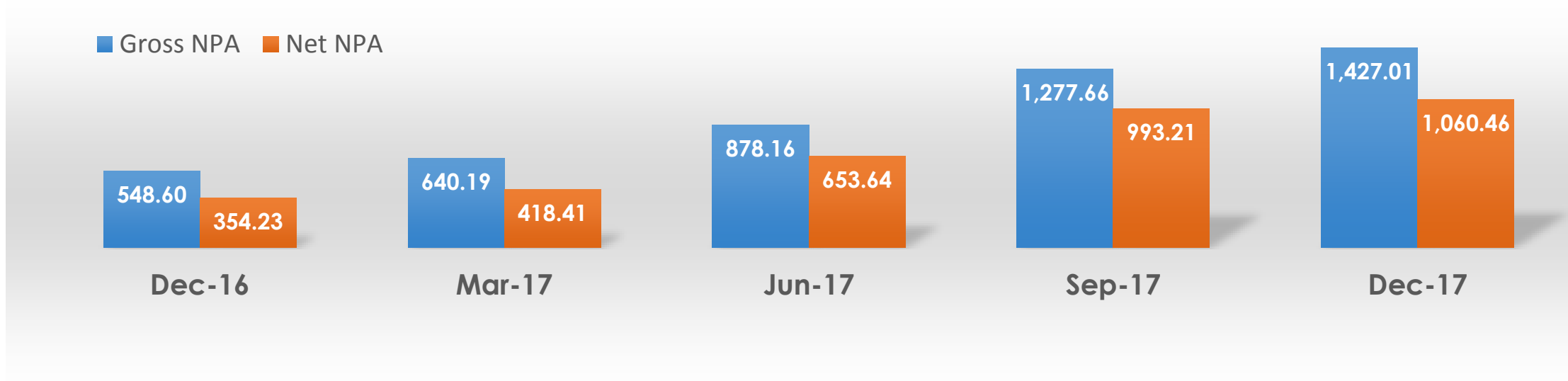


Q3 FY17 Q4 FY17 Q1 FY18 Q2 FY18 Q3 FY18

Non Performing Assets

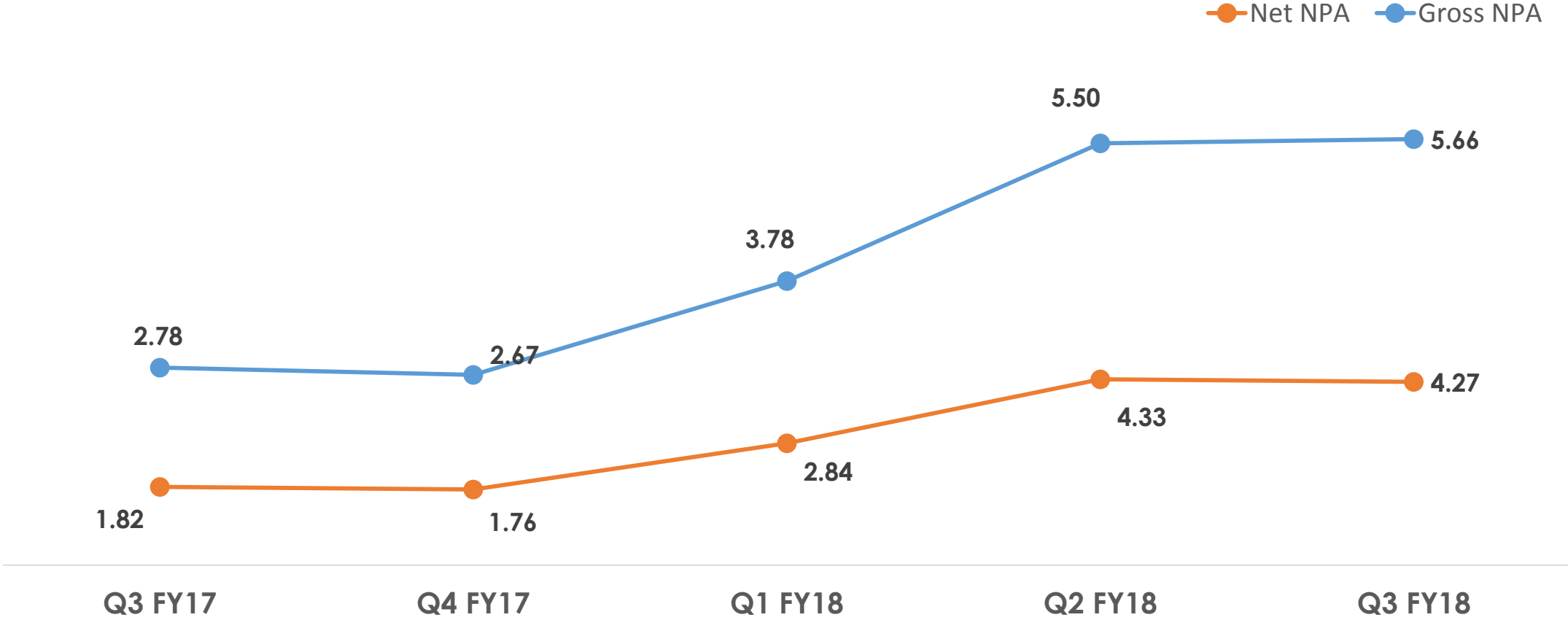
Gross NPA & Net NPA

₹. in Cr.



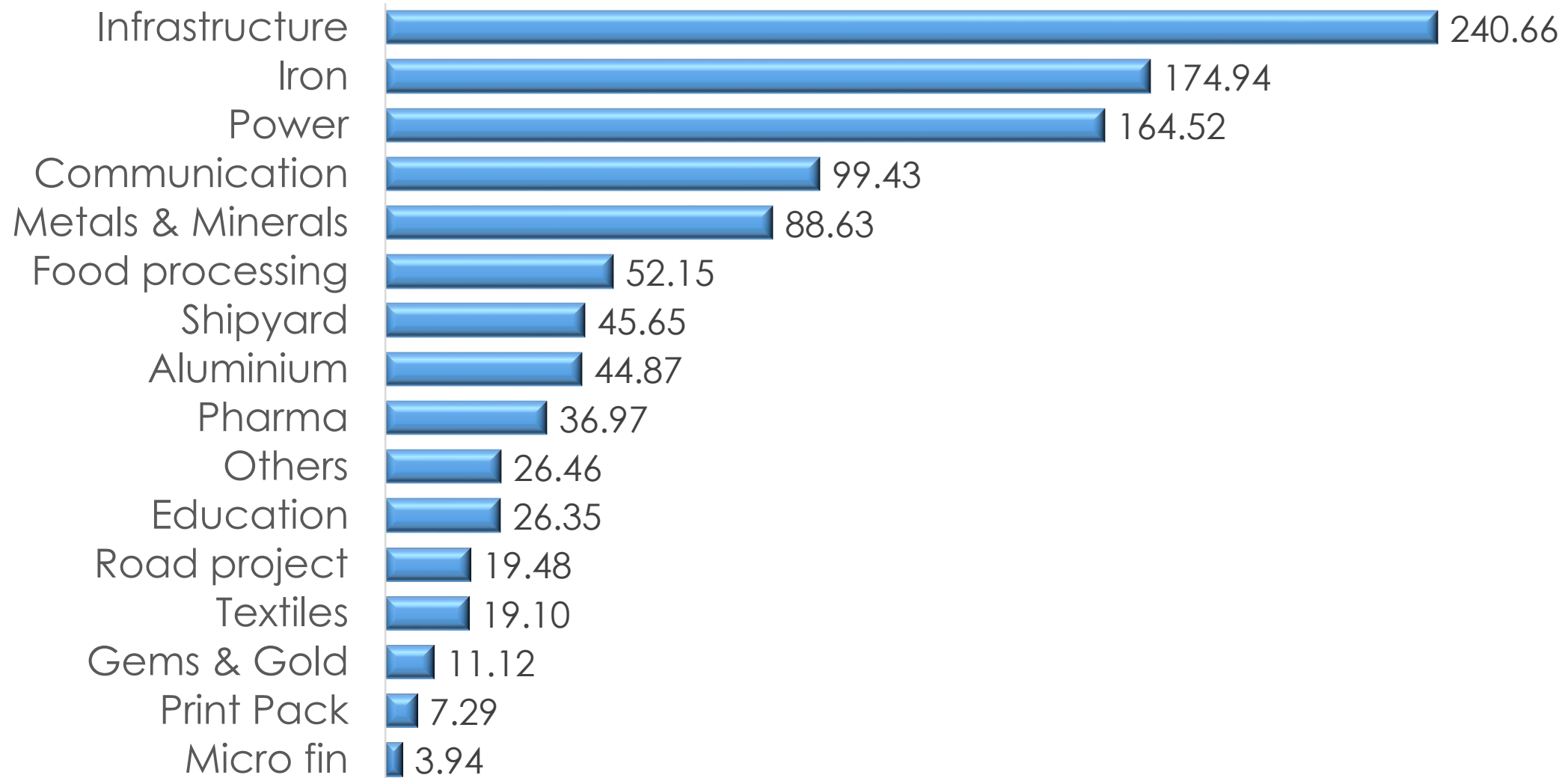
As on	31/12/2017	Q-o-Q	30/09/2017	31/03/2017	Y-o-Y %	31/12/2016
Gross NPA	1427.01	11.69%	1,277.66	640.19	160.12%	548.60
Net NPA	1060.46	6.77%	993.23	418.41	199.37%	354.23

Non Performing Assets (%)



Restructured Assets - Industry Wise

₹. in Cr.



Thank
you

