

UNAUDITED WORKING RESULTS FOR THE HALF YEAR ENDED SEP' 2016



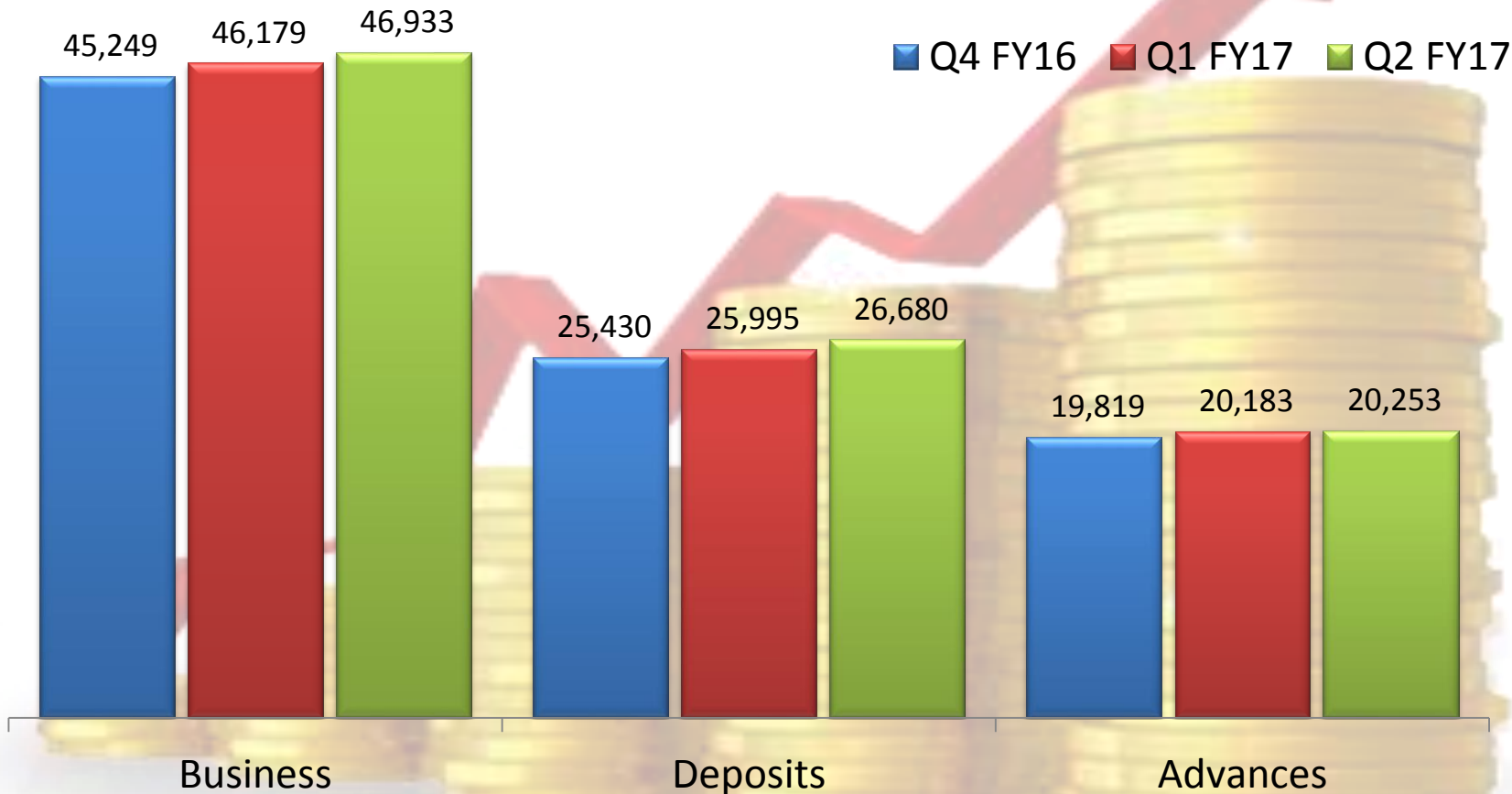
BY
ACCOUNTS TEAM



Performance Highlights

Rs. In Crs

Business



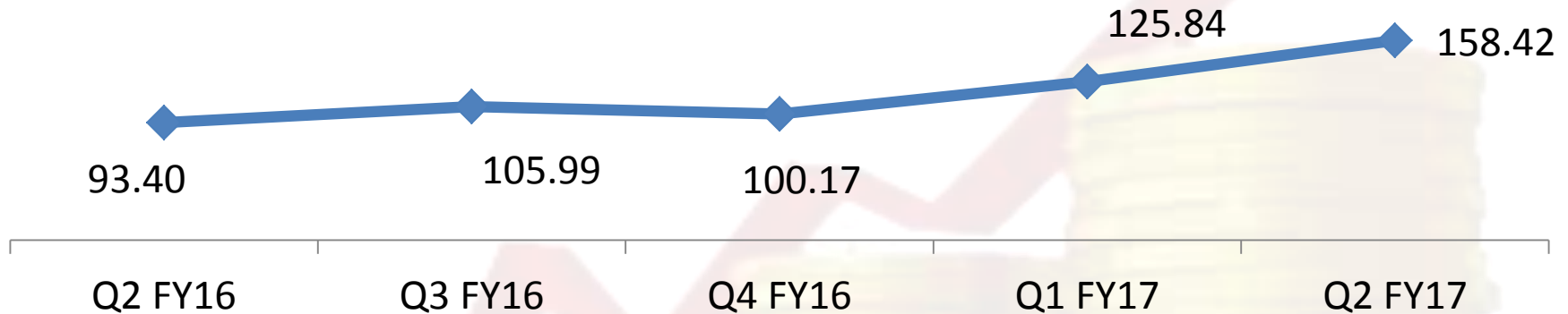
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Performance Highlights

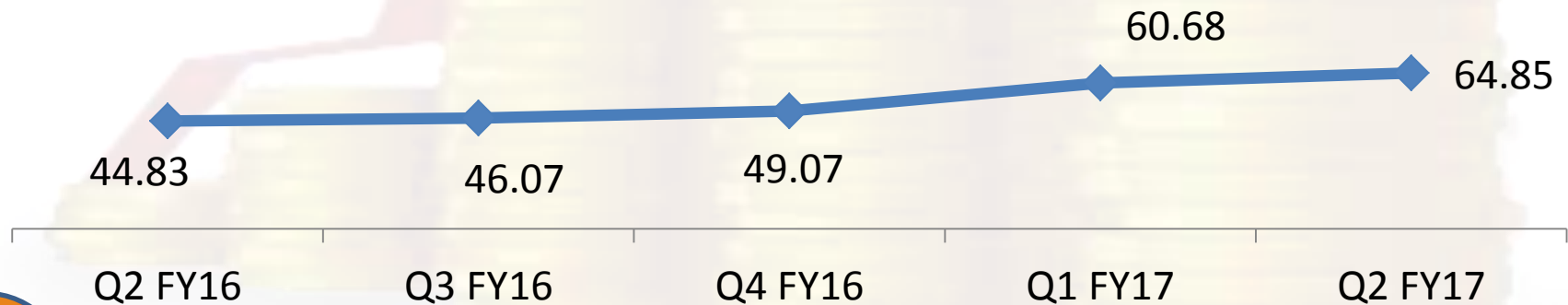
Profitability

Rs. In Crs

OPERATING PROFIT



NET PROFIT



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Deposits

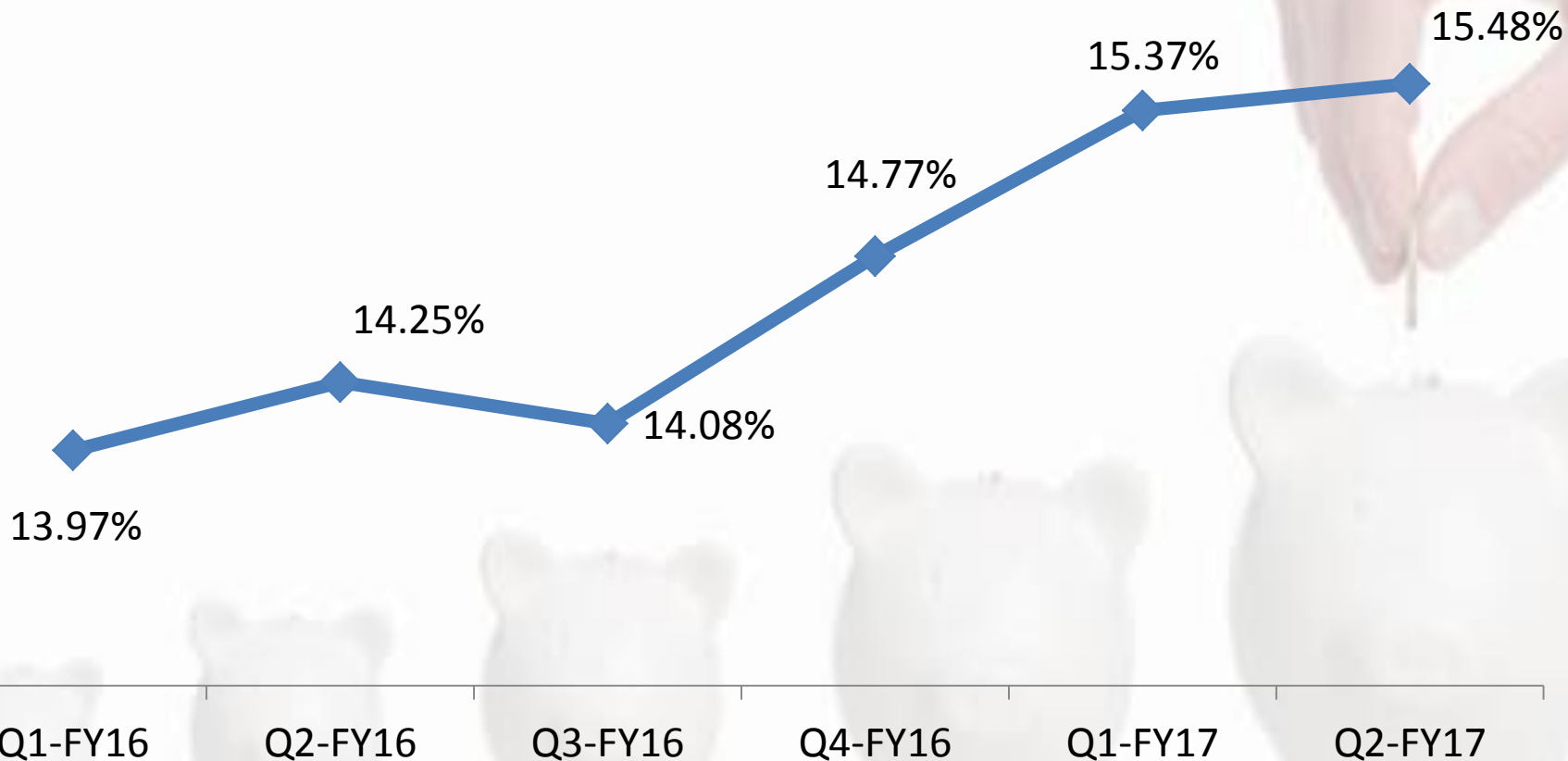
Rs. In Crs

	SEP' 16	JUN' 16	MAR' 16	Y-o-Y %	SEP' 15
Total Deposits	26,680.14	25,995.86	25,430.96	13.80	23,445.32
CASA Deposits	4,619.09	4,180.65	4,415.51	15.05	4,014.78
Avg. CASA Deposits	4,026.22	3,954.65	3,204.78	31.30	3,066.53
Bank Deposits	1,209.91	1,077.71	1,166.37	5.91	1,142.35
Avg. Deposits	25,698.68	25,347.63	22,442.79	18.87	21,619.85
Int. on Deposits	974.38	486.19	1,833.29	8.36	899.22
Cost of Deposits	7.58%	7.67%	8.17%		8.32%
CASA %	17.31%	16.08%	17.36%		17.12%
Avg. CASA%	15.67%	15.60%	14.27%		14.18%



Deposits – Average CASA

Quarterly Avg. CASA movement



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Advances

Rs. In Crs

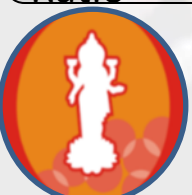
	SEP' 16	JUN' 16	MAR' 16	Y-o-Y %	SEP' 15
Gross Advances	20,253.32	20,182.72	19,818.93	15.25	17,573.80
Net Advances	20,069.16	19,995.99	19,643.74	15.33	17,402.22
Avg. Gross Advances	19,586.19	19,445.26	16,692.12	22.42	15,991.51
C-D Ratio	76.09%	77.64%	77.93%		74.96%
Int. on Advances	1,123.30	558.47	2,038.27	13.84	986.75
Yield on Advances	11.47%	11.49%	12.21%		12.33%



Investments

Rs. In Crs

	SEP' 16	JUN' 16	MAR' 16	Y-o-Y %	SEP' 15
Gross Investments	7,268.99	6,693.82	6,594.45	8.59	6,694.22
SLR Investments	6,577.25	5,993.06	5,849.43	18.96	5,528.94
Non SLR Investments	691.74	700.76	745.02	40.64	1,165.28
Less: Depreciation	42.79	46.84	49.04	3.58	44.38
Net Investments	7,226.19	6,646.98	6,545.40	8.67	6,649.83
Int. on Investments	256.21	125.74	519.40	0.56	257.66
Avg. Int. Yield on Investments	7.82%	7.93%	7.94%		8.05%
Investment- Deposit Ratio	27.24%	25.75%	25.93%		28.55%



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Income

Rs. In Crs

	SEP' 16	JUN' 16	MAR' 16	Y-o-Y %	SEP' 15
1.Total Interest Income (A+B+C+D)	1,384.06	685.66	2,568.30	10.88	1,248.25
A. Int. on Advances	1,123.30	558.47	2,038.27	13.84	986.75
B. Int. on Investments	256.21	125.74	519.40	0.56	257.66
C. Int. on Bal. with RBI & Others	3.69	1.02	3.27	69.88	2.17
D. Others	0.86	0.43	7.36	48.59	1.67
2. Non Interest Income	221.11	89.21	304.53	54.96	142.69
Total Income (1+2)	1605.17	774.87	2,872.83	15.40	1390.94

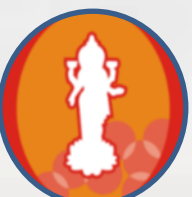


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Expenditure

Rs. In Crs

	SEP' 16	JUN' 16	MAR' 16	Y-o-Y %	SEP' 15
1. Interest Expenditure	1,019.83	508.11	1,922.99	8.18	942.71
2. Operating Expenditure (A+B)	301.08	140.92	542.71	21.77	247.26
A. Staff Expenditure	158.08	76.39	275.35	27.44	124.04
B. Other Operating Expenditure	143.00	64.53	267.36	16.06	123.22
Total Expenditure (1+2)	1,320.91	649.03	2,465.70	11.00	1,189.97

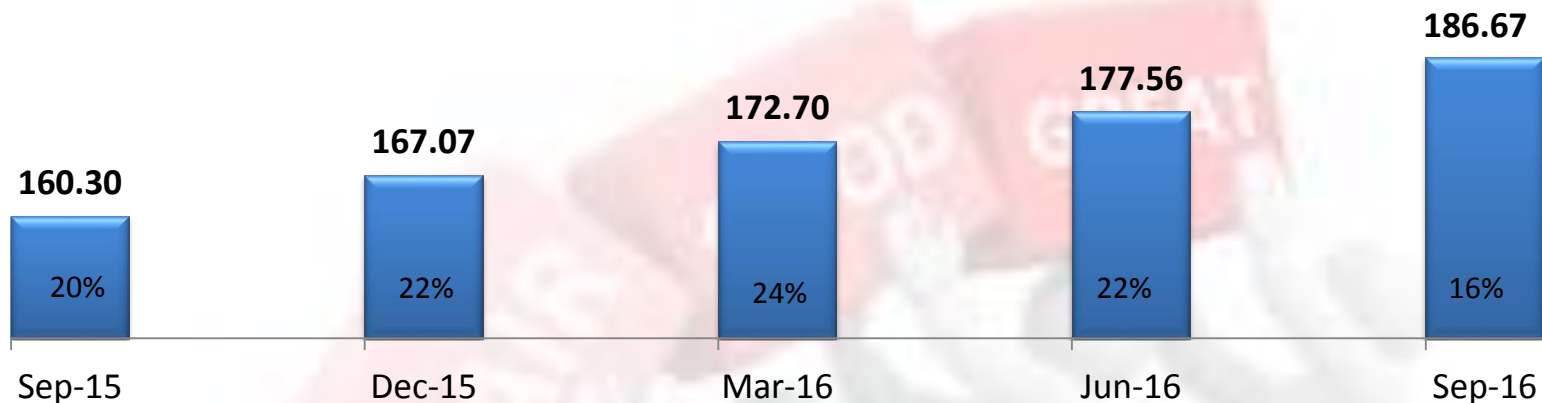


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Quarterly Performance

NET INTEREST INCOME

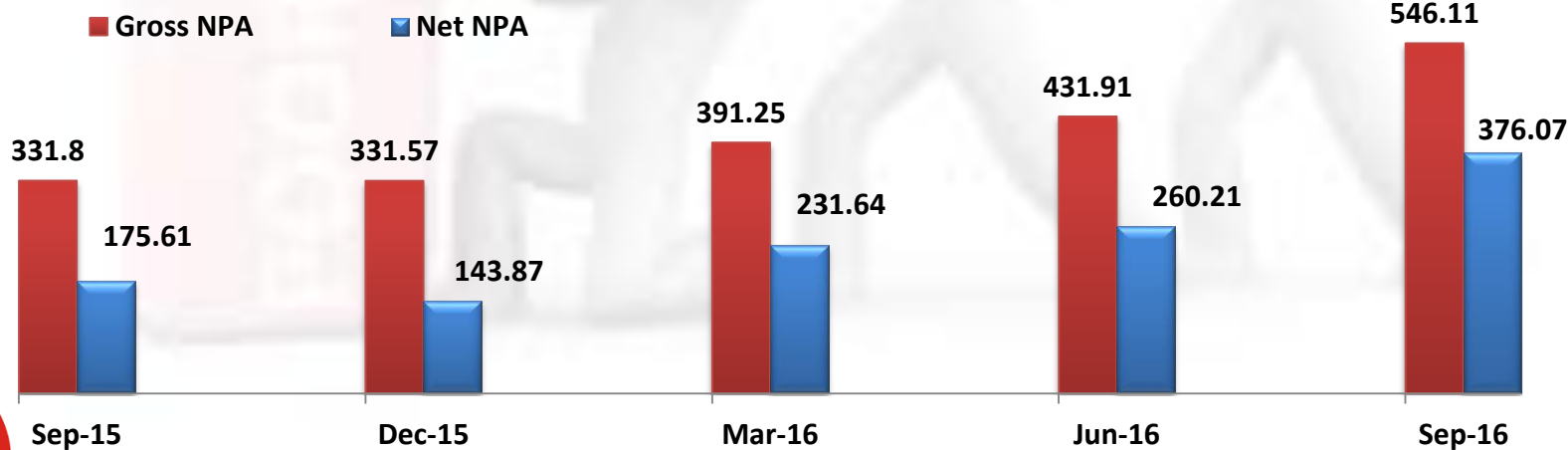
in Crs



% increase over the corresponding previous period (Y-o-Y) is mentioned inside the Bar

GROSS NPA & NET NPA

in Crs



Net Profit

	Half year ended		Rs. In Crs
	Sep-16	Sep-15	Mar-16
OPERATING PROFIT	284.26	200.99	407.13
PROVISION FOR NPA	103.93	70.12	176.76
DEP. ON INVESTMENTS	-6.25	2.69	8.65
PROV. FOR RESTR. ADV.	-1.74	13.75	-7.38
PROV. ON STD. ADV.	1.52	4.99	17.00
OTHER PROVISIONS	0.26	0.33	0.86
PROFIT BEFORE TAX (PBT)	186.53	109.09	230.24
PROVISION FOR TAX	61.00	24.00	50.00
NET PROFIT	125.53	85.09	180.24



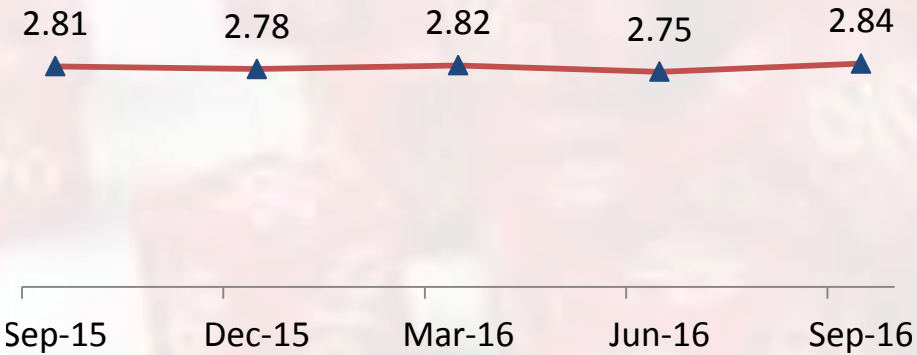
Capital Adequacy

	Sep'16	MAR' 16	Y-o-Y %	Rs. In Crs Sep'15
BALANCE SHEET SIZE	29,967.90	28,732.16	↑ 13.80	26,332.74
RISK WEIGHTED ASSETS				
BASEL - II	19,147.89	17,723.50	↑ 23.32	15,549.94
BASEL - III	19,464.17	18,045.72	↑ 23.06	15,840.56
CAPITAL FUNDS (BASEL – II)				
TIER- I	1,596.85	1,568.73	↑ 21.99	1,308.95
TIER- II	373.89	376.89	↓ 16.31	446.74
CAPITAL FUNDS (BASEL – III)				
TIER- I	1,596.71	1,568.50	↑ 22.00	1,308.80
TIER- II	368.49	356.90	↓ 12.00	418.75
CAPITAL ADEQUACY RATIO				
BASEL - II	10.29%	10.98%		11.29%
BASEL - III	10.10%	10.67%		10.26%

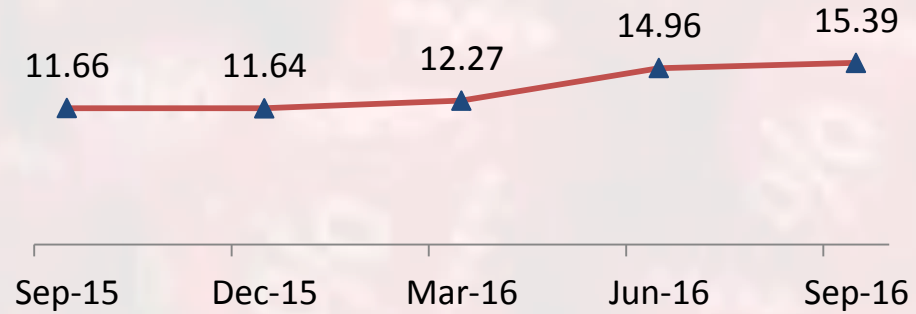


Analytical Ratios - Quarterly

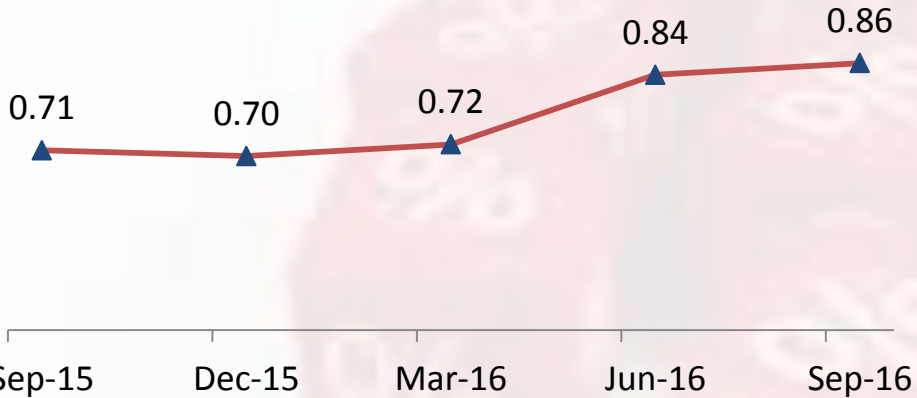
NET INTEREST MARGIN(%)



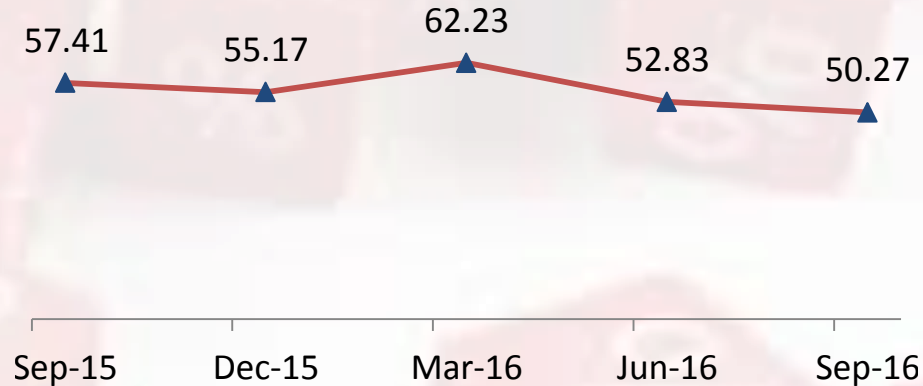
RETURN ON EQUITY (ROE%)



RETURN ON ASSETS(ROA%)

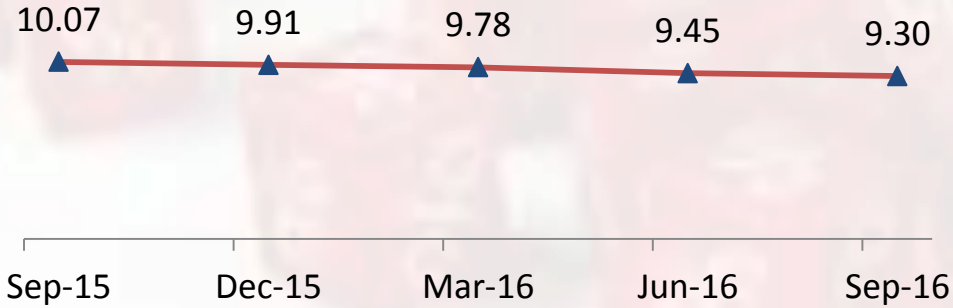


COST TO INCOME RATIO(%)

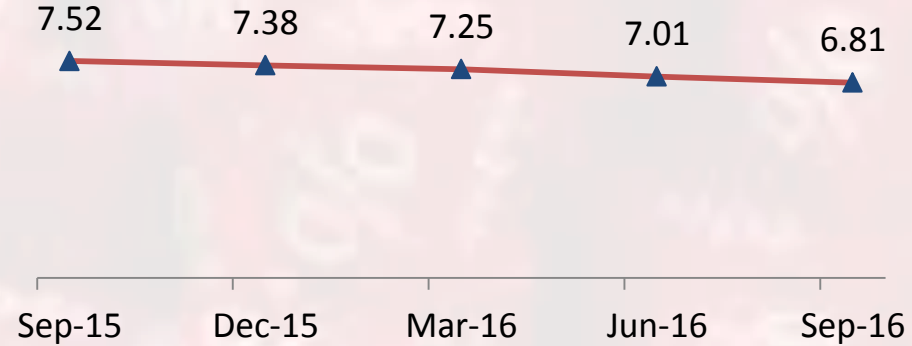


Analytical Ratios - Quarterly

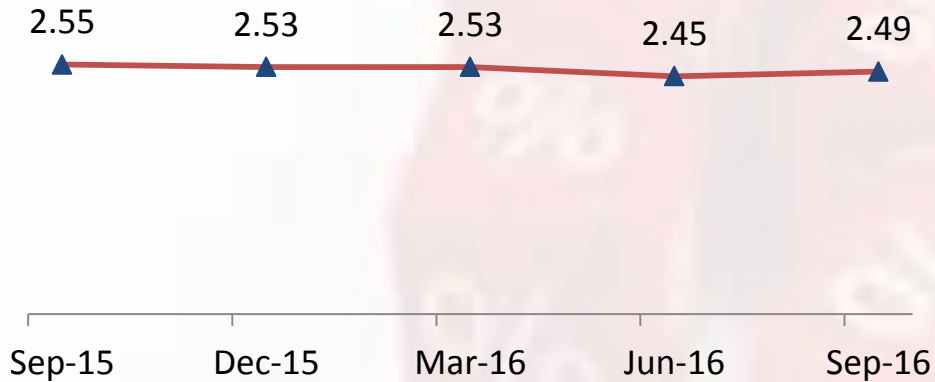
YIELD ON FUNDS (%)



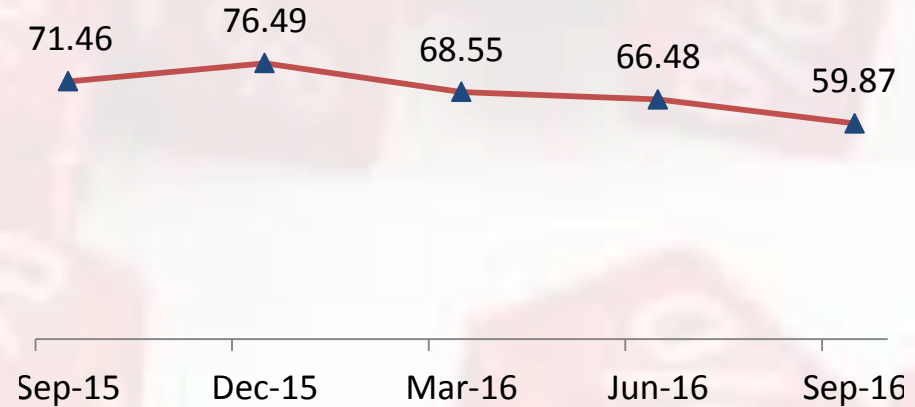
COST OF FUNDS(%)



INTEREST SPREAD (%)



PROVISION COVERAGE RATIO(%)



Movement Of Gross NPA – Q2 FY17

Rs. In Crs

OPENING BALANCE	431.91
ADD : ADDITIONS DURING Q2 FY17	173.46
SUB TOTAL	605.37
LESS : REDUCTIONS DURING Q2 FY17	
CASH RECOVERIES	3.82
UPGRADATION	4.46
WRITE OFF	50.96
TOTAL	59.26
CLOSING BALANCE	546.11



Thank you!



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