



UNAUDITED WORKING RESULTS FOR THE PERIOD ENDED DEC' 2015



**BY
ACCOUNTS TEAM
CHENNAI**





Performance Highlights



↑ TOTAL BUSINESS OF THE BANK ROSE TO ₹42,108.30 Cr FROM ₹ 33,934.56 Cr, RECORDING A Y-O-Y GROWTH OF 24.09%

↑ BUSINESS IN Q3 INCREASED BY ₹1089.18 Cr.

↑ TOTAL DEPOSITS GREW BY 22.69%, ADVANCES BY 25.98% ON Y-O-Y BASIS.

↑ OPERATING PROFIT AT ₹312.98 Cr INCREASED BY 19.02% ON Y-O-Y BASIS (Prev. Year ₹262.96 Cr)

↑ NET PROFIT AT ₹131.16 Cr, INCREASED BY 42.24% ON Y-O-Y BASIS (Prev. Year ₹92.21 Cr)

↓ GROSS NPA RATIO DECLINED TO 1.82% (₹331.57 Cr) FROM 1.89% (₹331.80 Cr) AS AT THE PREVIOUS QUARTER ENDED SEPT 2015. GROSS NPA FOR DEC 2014 STOOD AT 3.40% (₹490.85 Cr).

↓ NET NPA RATIO DECLINED TO 0.80% (₹143.87 Cr) FROM 1.01% (₹175.62 Cr) AS AT THE PREVIOUS QUARTER ENDED SEPT 2015. NET NPA FOR DEC 2014 STOOD AT 2.37% (₹336.61 Cr).

↑ PROVISION COVERAGE RATIO AT 76.49% AS COMPARED TO 71.46% AS AT SEPT 2015



Deposits



₹ In Crore

PARTICULARS	AS ON 31.12.2015	AS ON 30.09.2015	AS ON 31.12.2014	GROWTH (%) (Y-O-Y)	AS ON 31.03.2015
TOTAL DEPOSITS	23937.67	23445.32	19511.38	22.69%	21964.21
BANK DEPOSITS	1287.51	1142.35	356.26	261.40%	1145.09
AVERAGE DEPOSITS	22093.95	21619.85	18790.68	17.58%	18961.64
INTEREST PAID ON DEPOSITS	1364.51	899.22	1212.58	12.53%	1626.37
COST OF DEPOSIT	8.23%	8.32%	8.60%		8.58%



Advances



₹ In Crore

PARTICULARS	AS ON 31.12.2015	AS ON 30.09.2015	AS ON 31.12.2014	GROWTH (%) (Y-O-Y)	AS ON 31.03.2015
GROSS ADVANCES	18170.63	17573.80	14423.18	25.98%	16512.84
NET ADVANCES	17969.13	17402.22	14193.22	26.60%	16352.01
AVG. GROSS ADVANCES	16330.32	15999.51	13140.15	24.28%	13388.65
CREDIT-DEPOSIT RATIO	75.91%	74.96%	73.92%		75.18%
INTEREST RECEIVED ON ADVANCES	1503.98	986.75	1259.91	19.37%	1708.90
YIELD ON ADVANCES	12.28%	12.33%	12.78%		12.76%



Investments



₹ In Crore

PARTICULARS	AS ON 31.12.2015	AS ON 30.09.2015	AS ON 31.12.2014	GROWTH (%) (Y-O-Y)	AS ON 31.03.2015
GROSS INVESTMENTS	6589.64	6694.22	5891.48	11.85%	6092.85
=> SLR SECURITIES	5721.09	5528.94	4798.16	19.23%	5156.84
=> NON SLR SECURITIES	868.55	1165.28	1093.32	-20.56%	936.01
Less: DEPRECIATION	57.46	44.39	29.68	93.58%	41.70
NET INVESTMENTS	6532.18	6649.83	5861.80	11.44%	6051.15
INTEREST INCOME ON INVESTMENTS	388.70	257.66	356.37	9.07%	476.43
AVG. INTEREST YIELD ON INVESTMENTS (int. bearing)	8.02%	8.05%	8.10%		8.10%
INVESTMENT-DEPOSIT RATIO	27.53%	28.55%	30.47%		27.74%



Income



₹ In Crore

PARTICULARS	QUARTER ENDED				NINE MONTHS ENDED			YEAR ENDED
	31.12.2015	30.09.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.12.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.03.2015
1. TOTAL INTEREST INCOME (A+B+C)	653.72	634.16	562.00	16.32%	1901.97	1643.59	15.72%	2214.53
A) INTEREST ON ADVANCES	517.23	501.20	432.44	19.61%	1503.98	1259.91	19.37%	1708.90
B) INCOME ON INVESTMENTS	131.04	131.53	119.91	9.28%	388.70	356.37	9.07%	476.43
C) INT ON BAL WITH RBI, INTER BANK FUNDS & OTHERS	0.45	0.62	3.37	-86.79%	2.62	7.21	-63.72%	8.23
D) OTHERS	5.01	0.81	6.28	-20.19%	6.68	20.10	-66.76%	20.97
2. NON INTEREST INCOME	69.33	63.72	73.36	-5.50%	212.02	191.01	11.00%	284.03
TOTAL INCOME (1+2)	723.05	697.88	635.36	13.80%	2113.99	1834.60	15.23%	2498.56



Expenditure



₹ In Crore

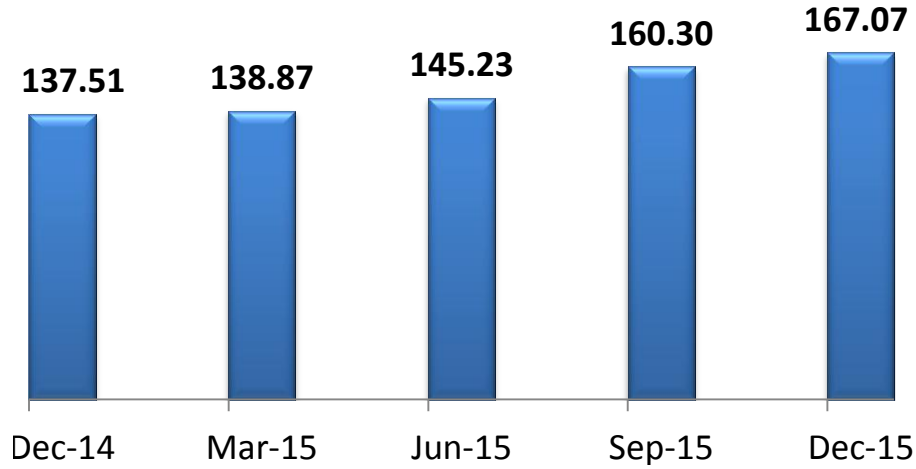
PARTICULARS	QUARTER ENDED				NINE MONTHS ENDED			YEAR ENDED
	31.12.2015	30.09.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.12.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.03.2015
1. INTEREST EXPENDITURE	486.65	473.86	424.49	14.64%	1429.36	1255.81	13.82%	1687.88
2. OPERATING EXPENDITURE (A+B)	128.41	128.61	108.08	18.81%	371.65	315.83	17.67%	434.25
A) STAFF EXPENDITURE	65.02	61.49	56.13	15.85%	185.05	161.81	14.36%	230.35
B) OTHER OPERATING EXPENDITURE	63.39	67.12	51.95	22.02%	186.60	154.02	21.15%	203.90
TOTAL EXPENDITURE (1+2)	615.06	602.47	532.57	15.49%	1801.02	1571.64	14.59%	2122.13



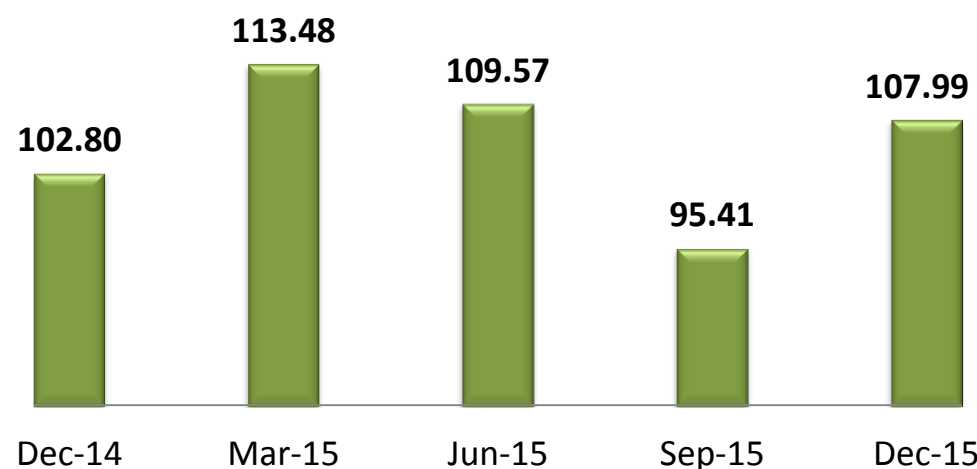
Quarterly Performance



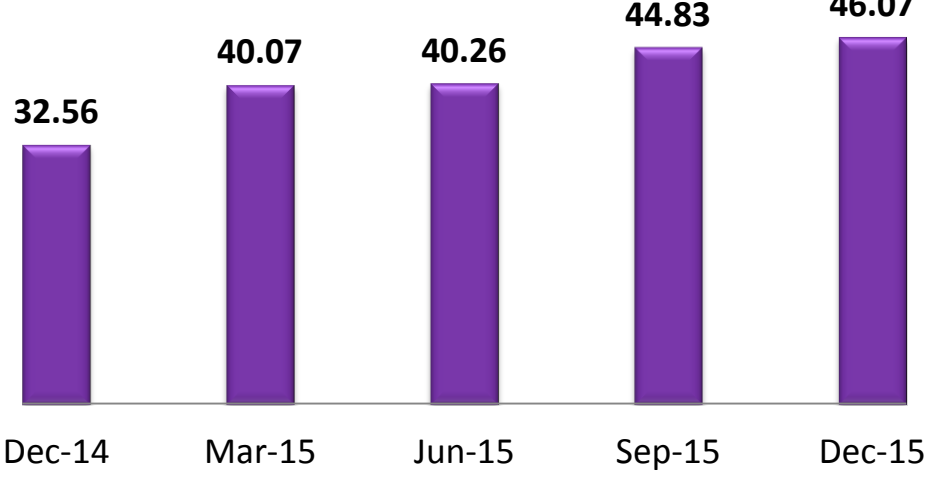
Net Interest Income (Rs. Cr)



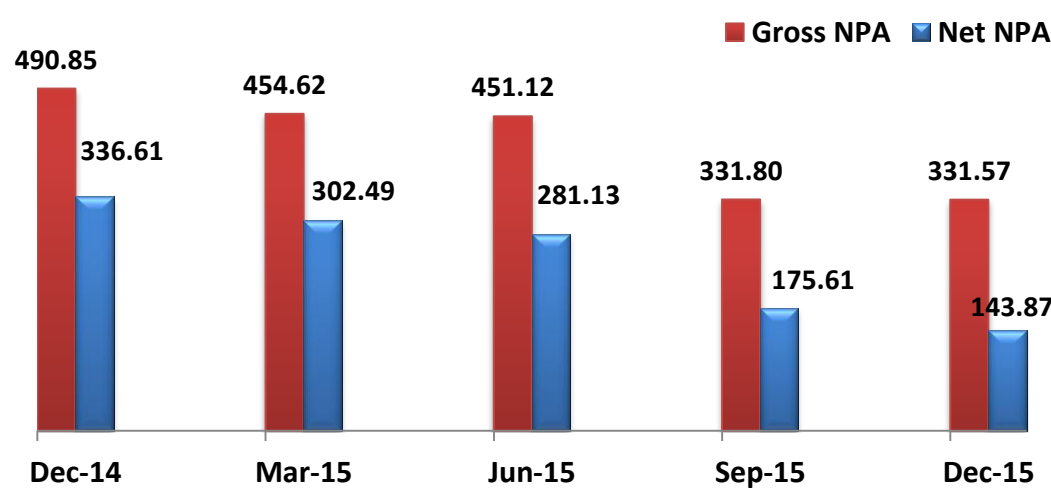
Operating Profit (Rs. Cr)



Net Profit (Rs. Cr)



Gross NPA & Net NPA (Rs. Cr)





Net Profit



₹ In Crore

PARTICULARS	3rd QUARTER				NINE MONTHS ENDED			YEAR ENDED
	31.12.2015	30.09.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.12.2015	31.12.2014	GROWTH (%) (Y-O-Y)	31.03.2015
OPERATING PROFIT	107.99	95.41	102.80	5.06%	312.98	262.96	19.02%	376.43
PROVISION FOR NPA	41.25	40.89	38.23	7.89%	111.36	74.86	48.77%	109.72
DEP. ON INVESTMENTS	13.08	-19.82	-7.70	269.85%	15.77	-13.48	216.99%	-1.47
PROV. FOR RESTR. ADVANCES	-1.72	8.19	21.80	-107.89%	12.03	65.32	-81.58%	41.51
PROV. FOR STANDARD ADV.	5.18	4.31	3.33	55.56%	10.17	3.33	205.41%	10.52
PROV. FOR LEAVE ENCASHMENT & OTHERS	2.13	2.01	5.58	-61.79%	6.48	14.72	-56.00%	27.95
PROFIT BEFORE TAX (PBT)	48.07	59.83	41.56	15.68%	157.16	118.21	32.95%	188.21
PROVISION FOR TAX	2.00	15.00	9.00	-77.78%	26.00	26.00	0.00%	55.92
NET PROFIT	46.07	44.83	32.56	41.52%	131.16	92.21	42.24%	132.29



Capital Adequacy



₹ In Crore

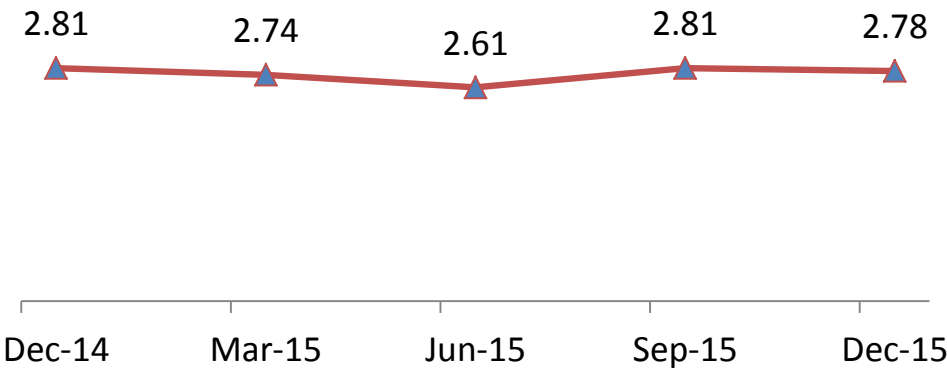
PARTICULARS	AS ON 31.12.2015	AS ON 30.09.2015	AS ON 31.12.2014	GROWTH (%) (Y-O-Y)	AS ON 31.03.2015
BALANCE SHEET SIZE	26833.47	26332.74	22175.44	21.01%	24705.44
RISK WEIGHT ASSETS					
BASEL - II	16013.92	15549.94	12452.94	28.60%	13785.33
BASEL - III	16349.57	15840.56	12449.68	31.33%	13820.95
CAPITAL FUNDS (BASEL - II)					
TIER - I	1308.95	1308.95	1235.06	5.98%	1289.27
TIER - II	451.74	446.74	335.44	34.67%	306.36
CAPITAL FUNDS (BASEL - III)					
TIER - I	1308.80	1308.80	1230.25	6.38%	1289.16
TIER - II	431.75	418.75	321.73	34.20%	278.37
CAPITAL ADEQUACY RATIO					
BASEL - II	10.99%	11.29%	12.61%		11.57%
BASEL - III	10.01%	10.26%	12.47%		11.34%



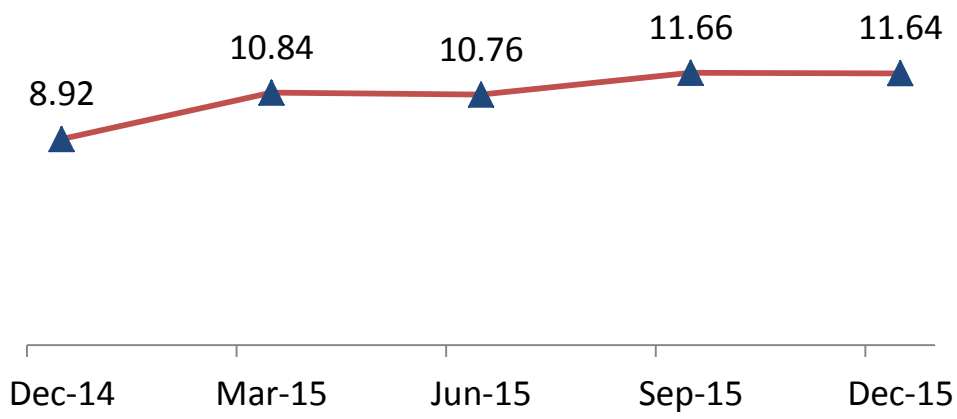
Analytical Ratios - Quarterly



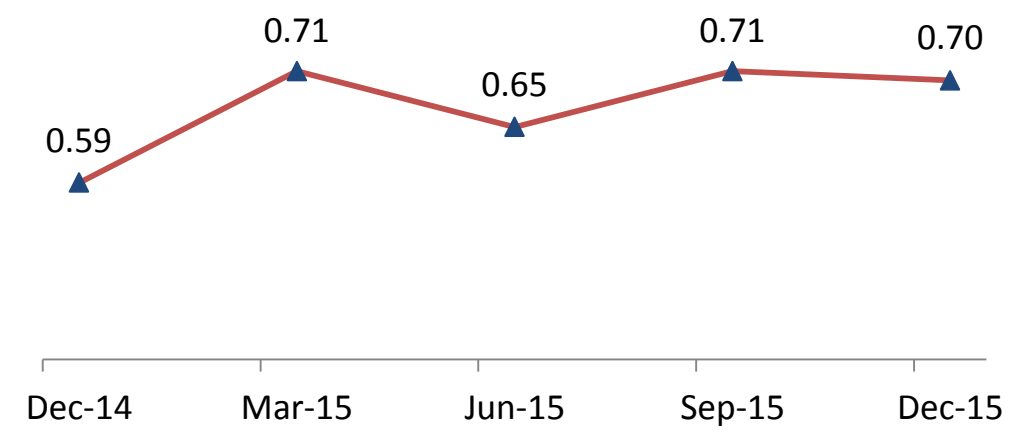
Net Interest Margin (NIM %)



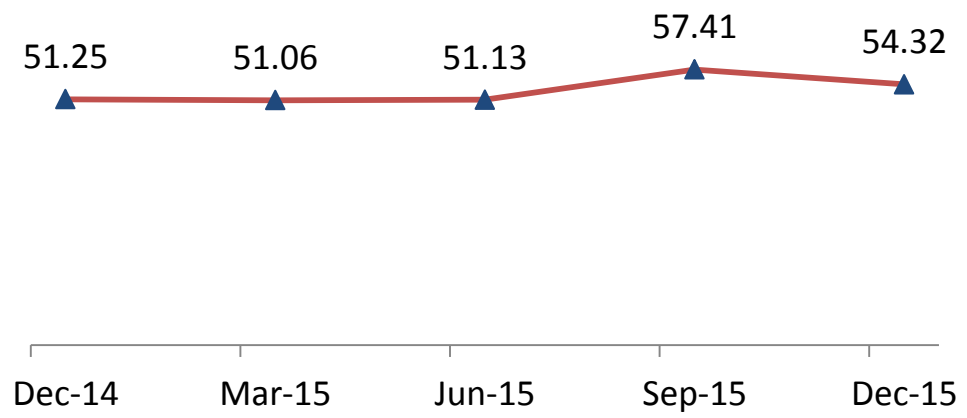
Return on Equity (RoE %)



Return on Assets (RoA %)



Cost to Income Ratio (%)

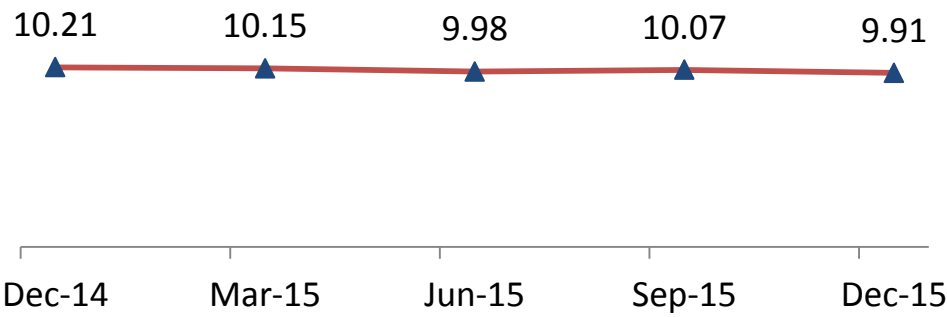




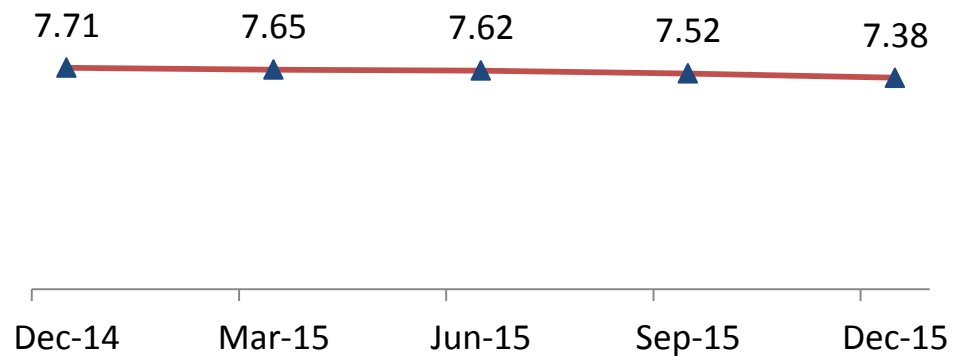
Analytical Ratios - Quarterly



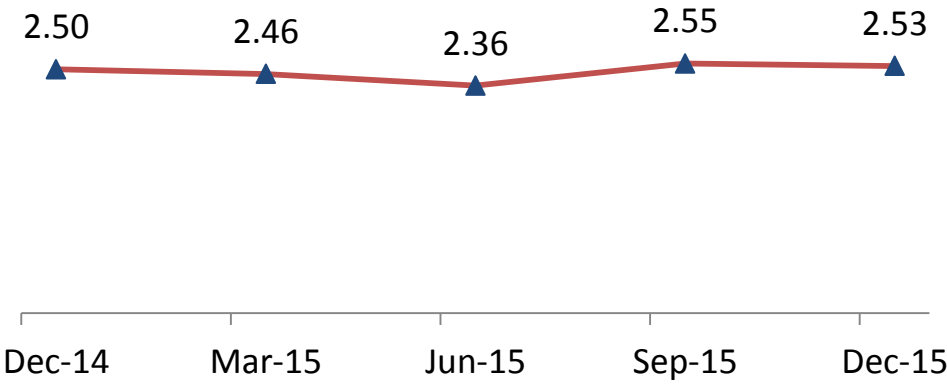
Yield on Funds (%)



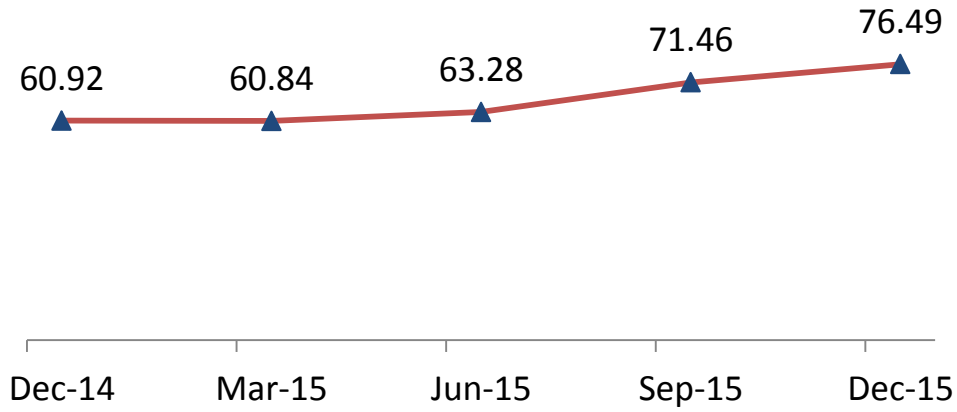
Cost of Funds (%)



Interest Spread (%)

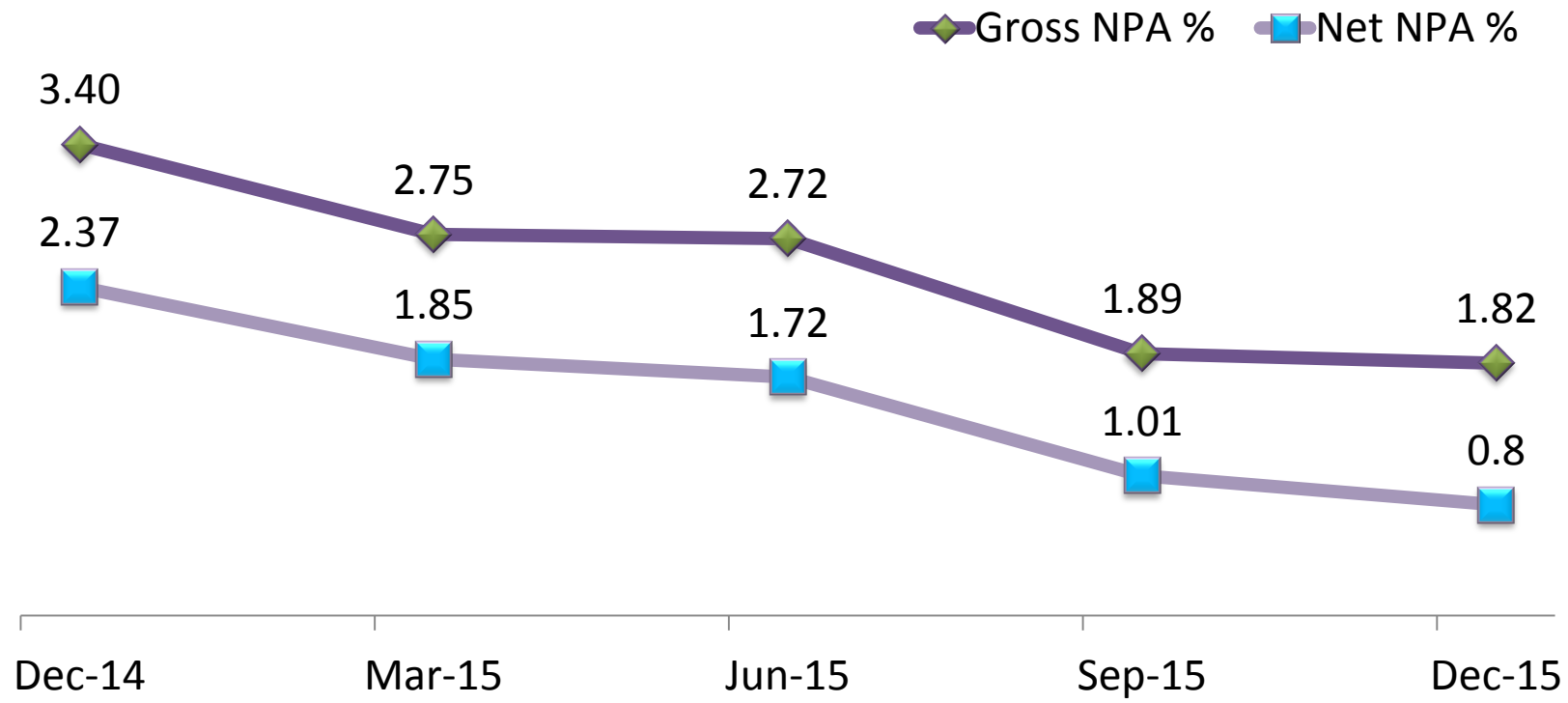


Provision Coverage Ratio (PCR%)





Non Performing Assets





Movement of Gross NPA – Q3 FY2015-16

₹ In Crore

PARTICULARS	AMOUNT	AMOUNT
OPENING BALANCE		331.80
ADD: ADDITION DURING Q3FY16		11.90
SUB TOTAL		343.70
LESS: REDUCTION DURING Q3FY16		
CASH RECOVERIES	8.16	
ASSETS SOLD TO ARC	0.00	
UPGRADATION	3.77	
WRITE OFF	0.20	12.13
CLOSING BALANCE		331.57



Restructured Assets



₹ In Crore

PARTICULARS	AMOUNT
TOTAL RESTRUCTURED ASSETS AS ON 30.09.2015	1314.94
DISBURSEMENT IN Q3 IN EXISTING ACCOUNTS	86.38
TOTAL RESTRUCTURED ASSETS AS ON 31.12.2015	1401.32
~ OF WHICH RESTRUCTURED STANDARD	1219.44
AS A % TO NET ADVANCES	7.80%
~ RESTRUCTURED STANDARD TO NET ADVANCES (%)	6.79%



THANK YOU
