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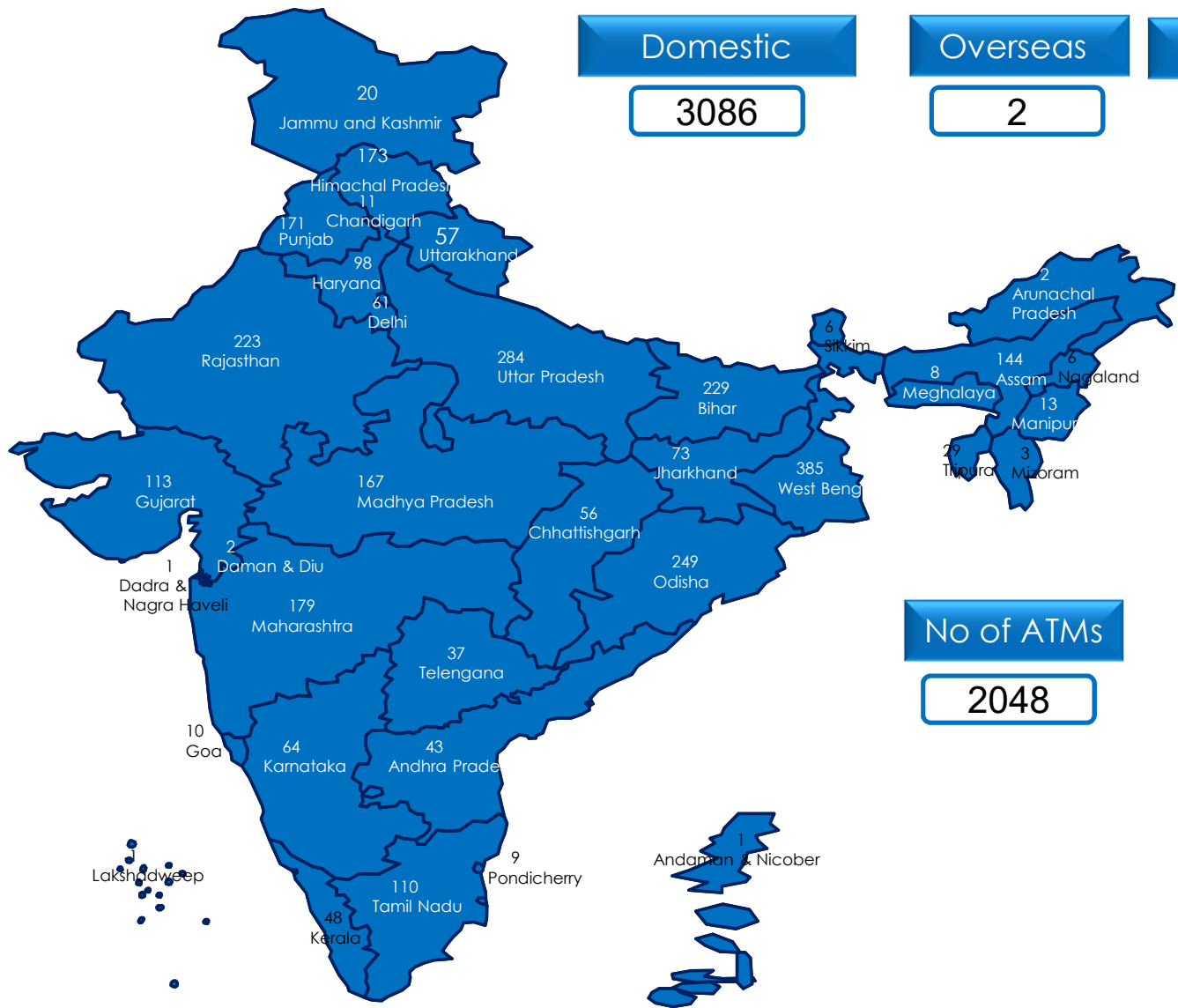
(A Govt. of India Undertaking)



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Financial Results

**Q3 & 9 Months Ended
(FY 2019-20)**

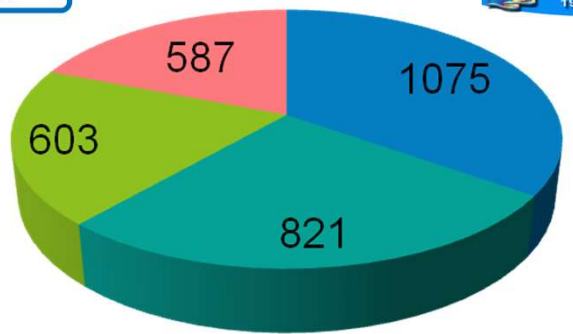


Domestic
3086

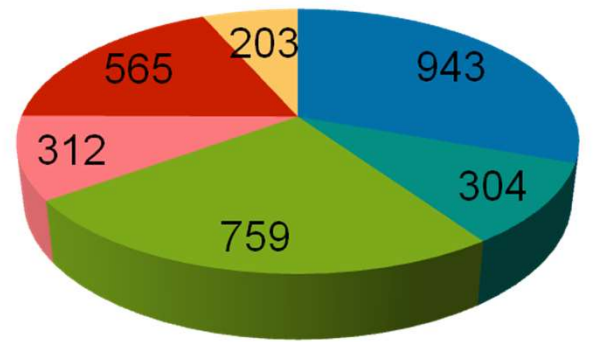
Overseas
2

Total Branches
3088

No of ATMs
2048



■ Rural ■ Semi Urban
■ Urban ■ Metro



■ Eastern ■ Western ■ Northern
■ Southern ■ Central ■ North East

Contents



Highlights: Q3 FY 2019-20

Business Segment Performance

Assets Quality

Financials

Capital & Shareholding

Digitalization

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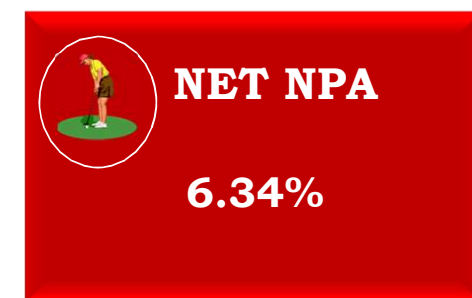
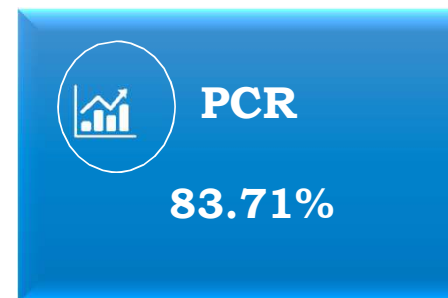
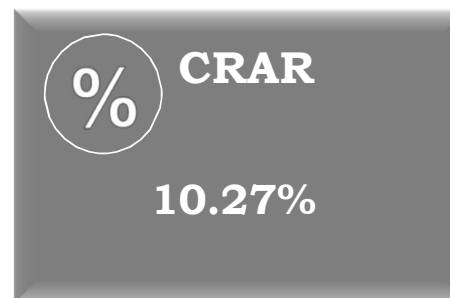
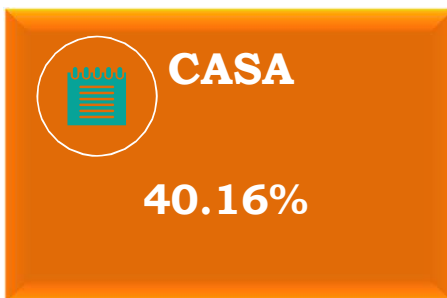
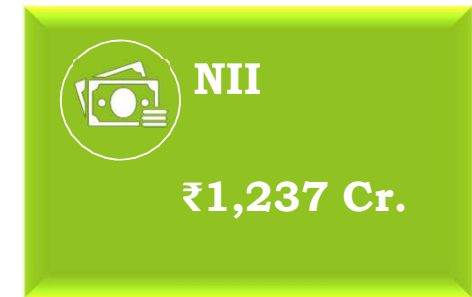




Highlights: Q3 FY 2019-20

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Highlights Q3 2019-20



Performance at a glance-Business



					₹ in (Cr)
Business Mix (Deposits + Advances)	Mar-19	Dec-18	Sep-19	Dec-19	Y-O-Y(%)
Global Business	317480	291516	306914	302242	3.68
Domestic	304017	279951	292254	289872	3.54
Overseas	13463	11565	14660	12370	6.96
Global Deposits	197907	177905	189585	188437	5.92
Domestic	192278	172891	184667	184263	6.58
Overseas	5629	5014	4918	4174	-16.76
Global Advances (Gross)	119573	113610	117329	113805	0.17
Domestic	111739	107060	107587	105609	-1.36
Overseas	7834	6550	9742	8196	25.12
CD Ratio (%)	60.42	63.86	61.89	60.39	-

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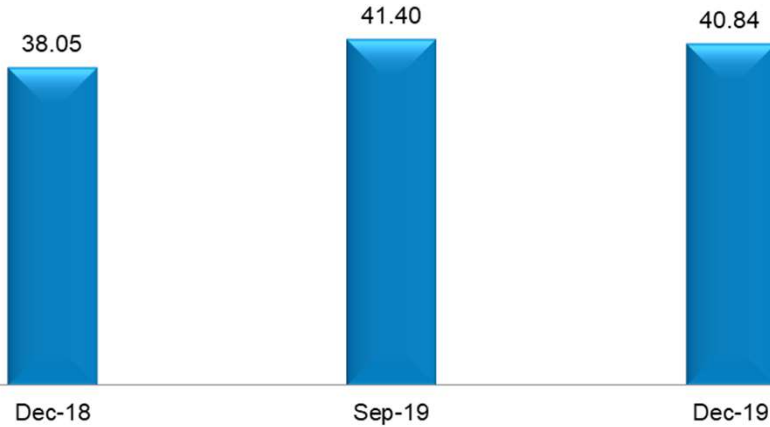
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Performance Highlights

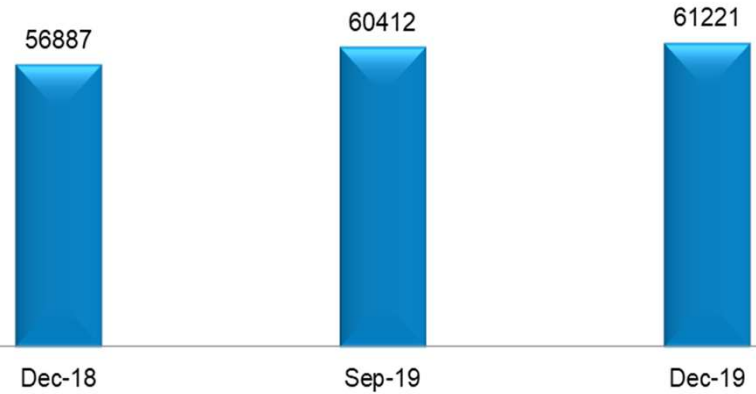


CASA Domestic (%)



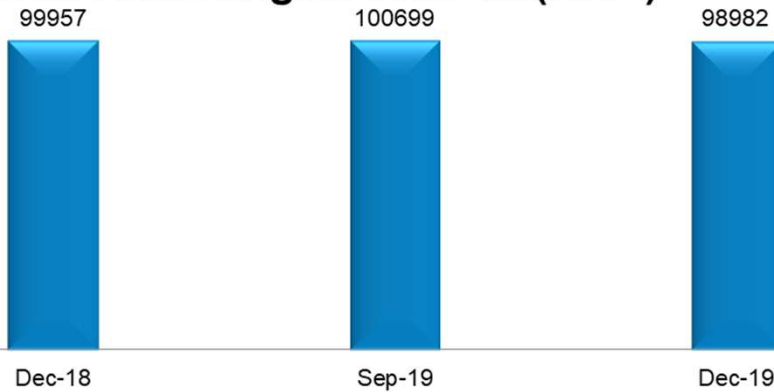
Savings Deposit

₹ in (Cr)



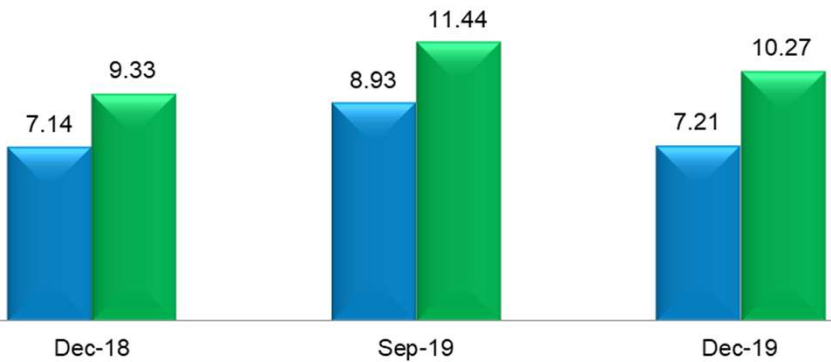
Total Risk Weighted Assets(RWA)

₹ in (Cr)



CRAR (%)

■ Tier 1 ■ CRAR

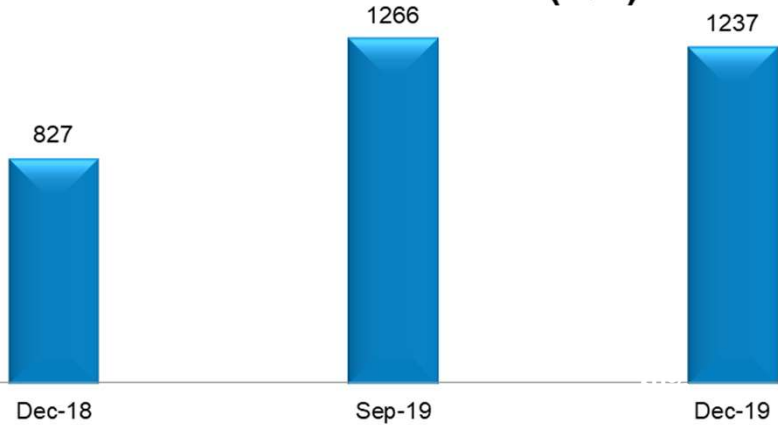


Performance Highlights



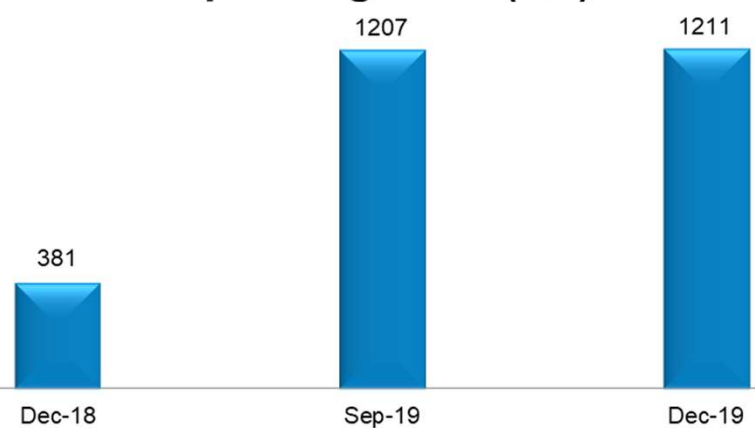
Net Interest Income (Qtr)

₹ in (Cr)



Operating Profit (Qtr)

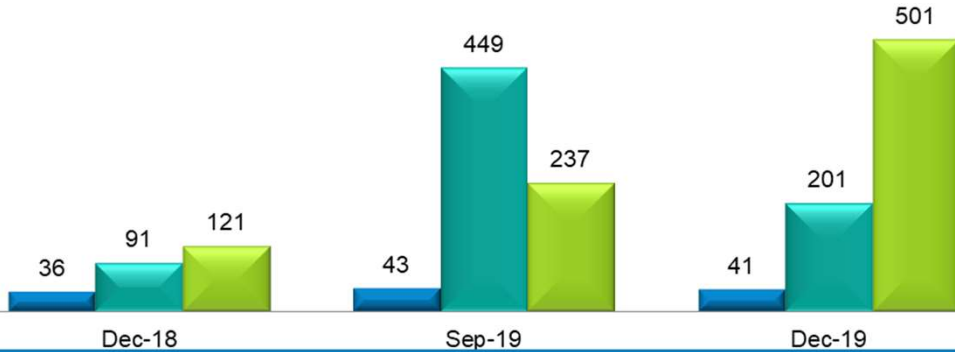
₹ in (Cr)



Non Interest Income (Qtr)

₹ in (Cr)

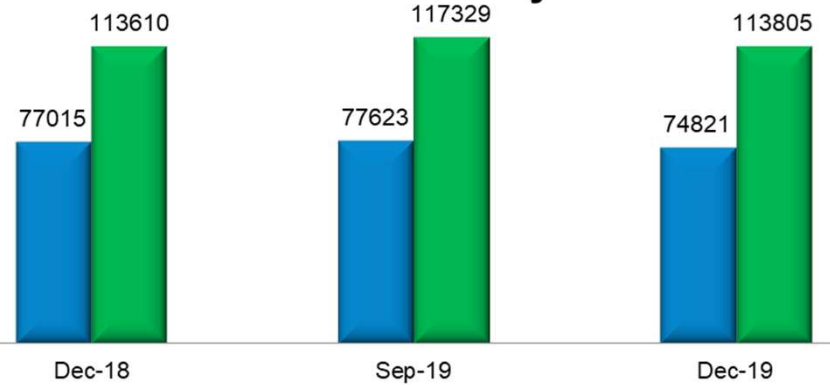
■ Fee Based Income ■ Trading Profit ■ Other Income



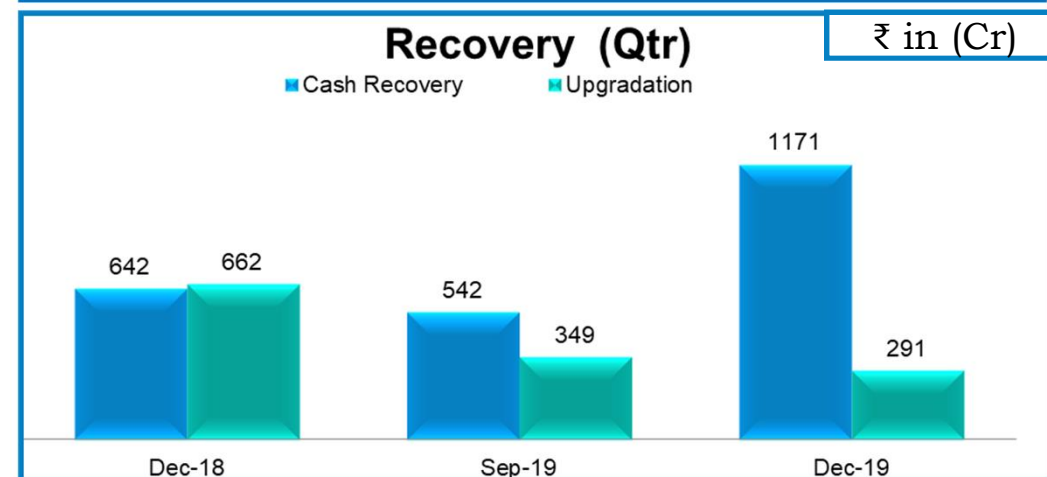
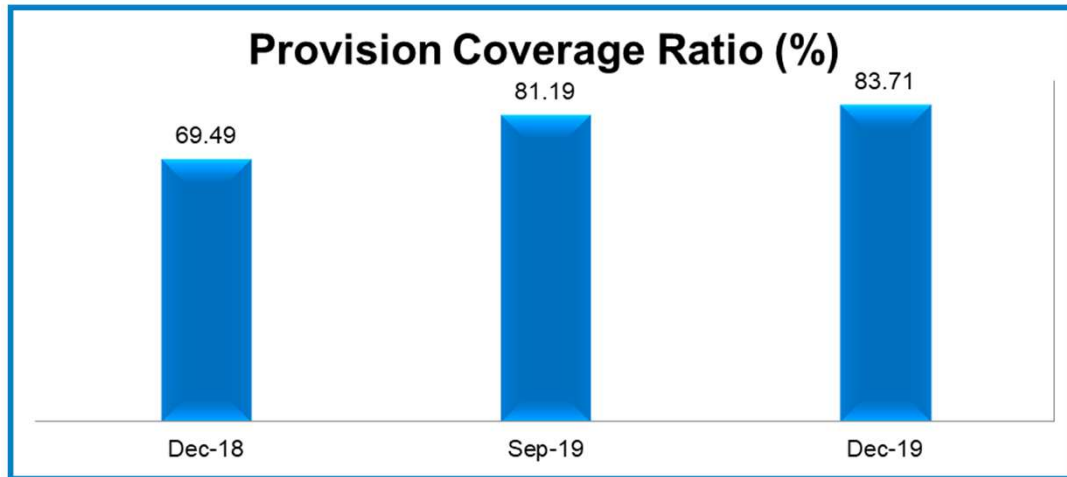
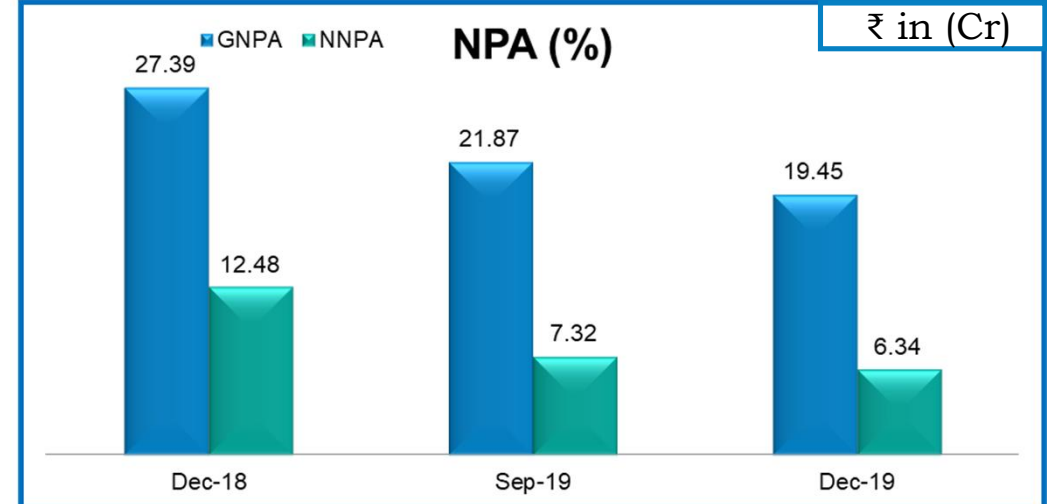
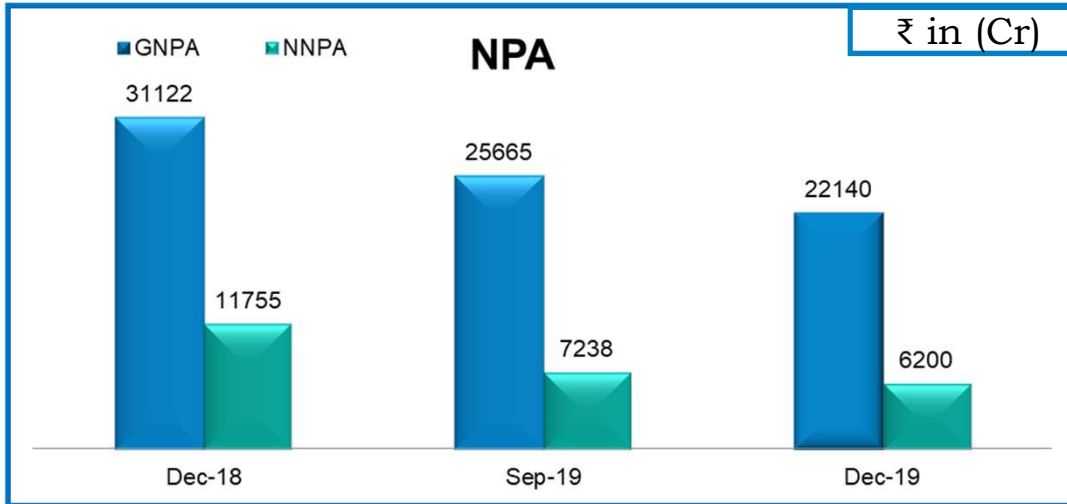
Credit Quality

₹ in (Cr)

■ Credit Risk ■ Advances



Performance Highlights





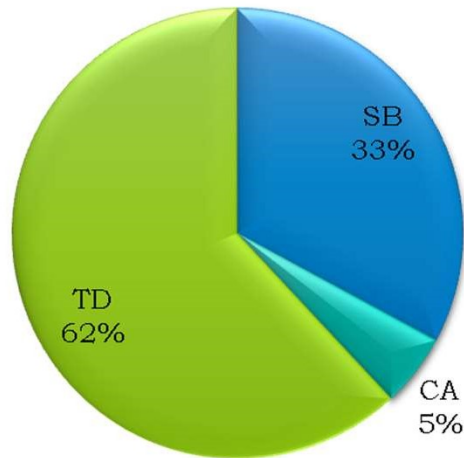
Business Segment Performance

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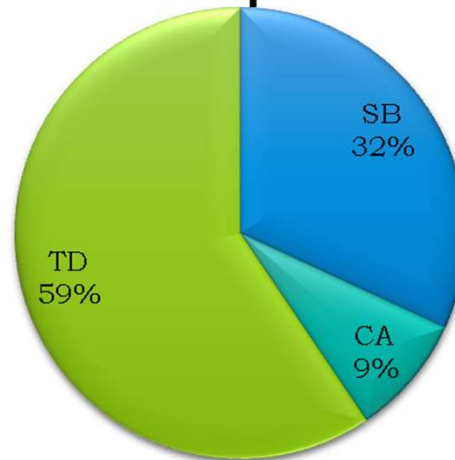
Global Deposits



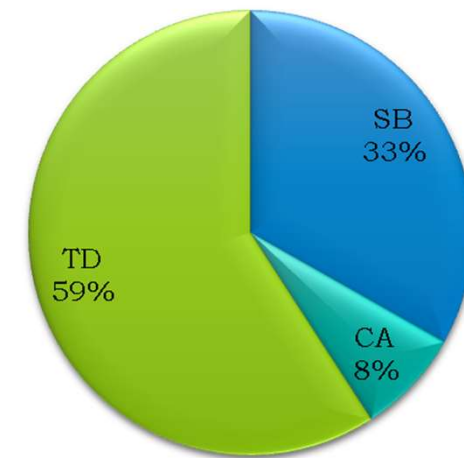
Dec-18



Sep-19



Dec-19



₹ in (Cr)

Particulars	Dec-18	Sep-19	Dec-19
Saving Deposits	56820	60346	61154
Current Deposits	8968	16104	14101
CASA	65788	76450	75255
Term Deposits	107104	108217	109008
Overseas Deposits	5014	4918	4174
Global Deposits	177905	189585	188437

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Domestic Industry Wise Exposure



₹ in (Cr)

Particulars	Dec-18	Sep-19	Dec-19	Industry Exposure (%)
Infrastructure	22900	23139	19918	24.49
NBFC	7906	9635	12082	14.86
Basic Metal Products	13117	12075	10574	13.00
Construction	3110	3070	3878	4.77
Food Processing	3846	4055	3662	4.50
Textile	3105	3161	2943	3.62
All Engineering	5458	4900	5038	6.20

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Priority Sector Advance



₹ in (Cr)

Industry	Dec-18	Sep-19	Dec-19	Y-O-Y	
				% Growth	% to ANBC
Agriculture	20638	23412	23321	13.00	18.20
Out of which, S&MF	10679	10891	10969	2.72	8.56
MSME	22667	21436	22438	-1.01	17.51
Out of which, Micro	11831	10865	11190	-5.42	8.73
Housing Loan	8577	9093	9310	8.55	7.26
Education Loan	1214	1153	1123	-7.47	0.88
Others	298	27	27	-90.92	0.02
Total Priority Sector Advances	53394	55122	56220	5.29	43.87

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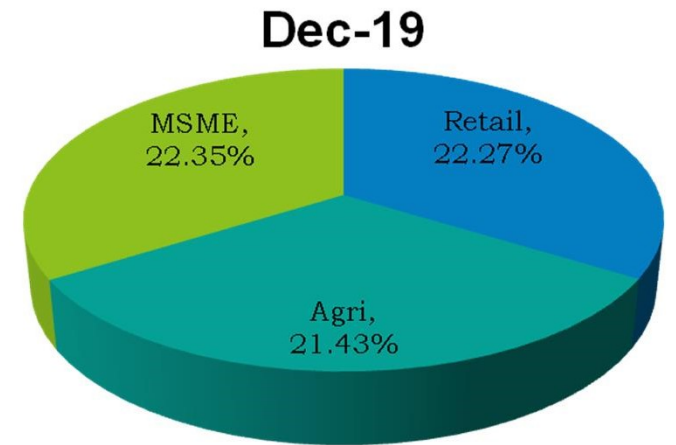
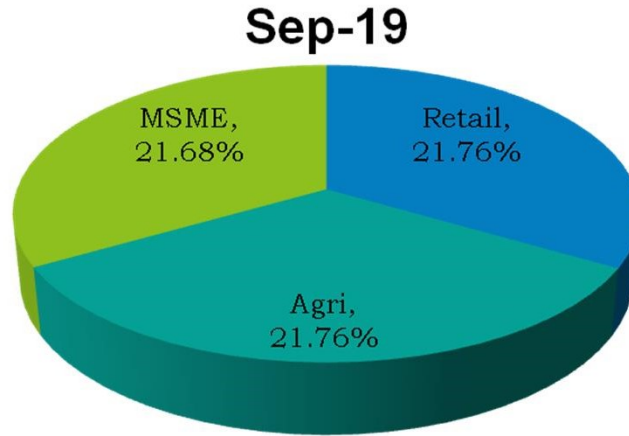
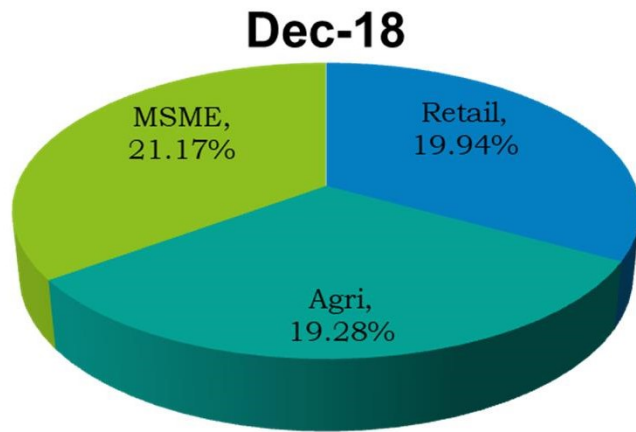


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RAM share in Domestic Advances



₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Dec-18	21345	20638	22667
Sep-19	23412	23412	23321
Dec-19	24235	23321	24323





Assets Quality

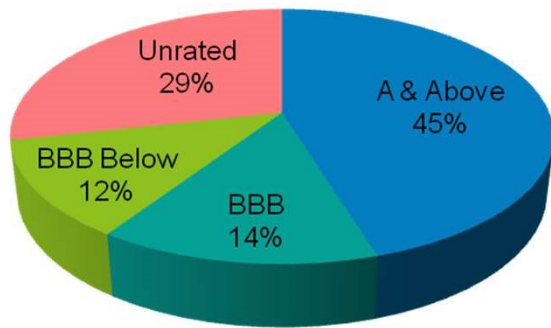
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Rating Profile

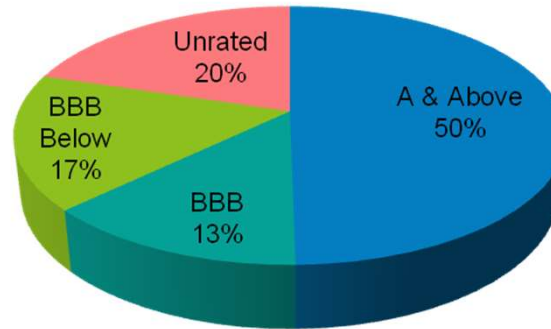


External Rating Distribution of Domestic Advances above 5 Cr.

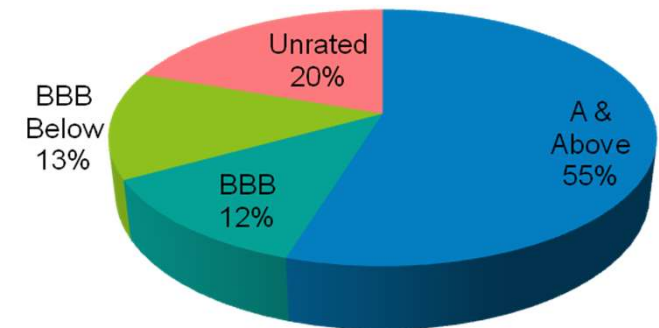
Dec-18



Sep-19



Dec-19



₹ in (Cr)	A& Above	BBB	BBB Below	Unrated
Dec-18	11283	3496	3056	7088
Sep-19	14710	3874	5016	5979
Dec-19	15996	3544	3946	5724



Asset Quality-Sequential



₹ in (Cr)

Item	Mar-19	Dec-18	Sep-19	Dec-19
Gross NPA	29888	31122	25665	22140
Net NPA	9650	11756	7238	6200
Gross NPA %	25.00	27.39	21.87	19.45
Net NPA %	9.72	12.48	7.32	6.34
Provision Coverage Ratio %	74.93	69.49	81.19	83.71

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Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended			Nine Months Ended	
	Mar-19	Dec-18	Sep-19	Dec-19	Dec-18	Dec-19
Opening Balance	30550	29581	29432	25665	30550	29888
Slippages	9082	3466	1378	2078	7449	4689
Less						
Recovery + Write off	7412	1264	4796	5312	5062	11568
Upgradation	2332	661	349	291	1815	869
Total reduction	9744	1925	5145	5603	6877	12437
Closing Balance	29888	31122	25665	22140	31122	22140

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Asset Quality-NCLT



₹ in (Cr)

	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (as per RBI List)	5	13	117	135
Loan Outstanding as of 31st December 2019 (₹ Cr.)	196.43	2038.76	5728.81	7964
Total Provisions held upto 31st December 2019 (₹ Cr.)	190.65	1734.76	4801.55	6726.96

Figures are excluding Technical write-off

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Financials

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Balance Sheet



₹ in (Cr)

	31.03.2019	31.12.2018	30.09.2019	31.12.2019
CAPITAL & LIABILITIES				
Capital	5423	3955	7362	8623
Share Application Money	3596	3076	2130	-
Reserves & Surplus	8371	8322	8648	8591
Deposits	197907	177905	189585	188437
Borrowings	8324	7145	12505	10523
Other Liabilities & Provisions	6863	6056	7284	7975
Total	230484	206460	227514	224149
ASSETS				
Cash and Balances with RBI	8823	7754	9292	8646
Balances with Banks and Money at Call and Short Notice	15609	9047	10525	7123
Investments	82232	71029	83564	83753
Advances	99314	94264	98844	97804
Fixed Assets	2822	2843	2802	2811
Other Assets	21684	21521	22487	24012
Total	230484	206460	227514	224149

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Year Ended	Quarter Ended				Nine Months Ended		
		Mar-19	Dec-18	Sep-19	Dec-19	Y-O-Y(%)	Dec-18	Dec-19	Y-O-Y(%)
1	Interest Income	14331	3337	3805	3771	12.99	10549	11392	7.99
2	Interest Expenses	10019	2511	2538	2534	0.93	7530	7554	0.33
3	NII (1-2)	4311	827	1266	1237	49.60	3019	3838	27.11
4	Non-Interest Income	1514	248	729	743	199.50	1147	2102	83.33
5	Operating Expenses	3064	693	788	770	10.98	2096	2321	10.73
6	Operating Profit (3+4-5)	2760	381	1207	1211	217.38	2070	3619	74.86
7	Provisions	7081	1380	2099	2171	57.28	4839	6073	25.50
8	Net Profit	-4321	-999	-892	-960	-3.86	-2769	-2454	-11.39

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Net Interest Income



₹ in (Cr)

Particulars	Year ended	Quarter Ended			Y-O-Y (%)	Nine Month Ended		
	March-19	Dec-18	Sep-19	Dec-19		Dec-18	Dec-19	Y-O-Y (%)
Interest Income	14331	3337	3805	3771	12.99	10549	11392	7.99
a. From Advances	7825	1927	2078	2054	6.59	5939	6129	3.20
b. From Investments	5348	1206	1403	1486	23.25	3801	4433	16.63
c. Others	1158	204	323	230	12.78	810	830	2.57
Interest Expended	10019	2510	2538	2534	0.93	7530	7554	0.33
a. On Deposits	9329	2355	2344	2336	-0.81	6996	7010	0.19
b. On Borrowings	250	55	70	61	11.17	195	188	-3.43
c. Subordinated Bonds & Others	440	101	125	137	35.95	338	356	5.35
Net Interest Income	4311	827	1266	1237	49.60	3019	3838	27.11

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Non Interest Income



₹ in (Cr)

Particulars	Year ended	Quarter			Growth	Nine Months Ended		
	March-19	Dec-18	Sep-19	Dec-19	Y-o-Y(%)	Dec-18	Dec-19	Y-O-Y (%)
a) Treasury Income	442	91	449	201	121.12	352	967	174.49
b) Recovery in Written Off	448	40	158	438	984.86	353	766	117.05
c) Other Non Interest Income	624	117	122	104	-10.71	441	369	-16.41
Total (a+b+c)	1514	248	729	743	199.50	1147	2102	83.33

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Cost & Yield Ratio



₹ in (Cr)

Ratio Analysis	Year ended	Quarter Ended			Nine Months Ended	
	March-19	Dec-18	Sep19	Dec-19	Dec-18	Dec-19
Cost of Deposit (%)	5.07	5.31	4.97	4.97	5.15	4.91
Cost of Fund (%)	5.45	5.55	5.38	5.39	5.43	5.37
Yield on Advances (%)	9.52	9.56	9.49	9.19	9.64	9.32
Yield on Investment (%)	7.18	6.82	6.99	6.99	7.24	7.05
Yield on Funds (%)	8.39	8.09	8.20	7.99	8.46	8.10
Cost to Income Ratio (%)	52.61	64.51	55.39	57.40	58.27	53.97
GNPA (%)	25.00	27.39	21.87	19.45	27.39	19.45
NNPA (%)	9.72	12.48	7.32	6.34	12.48	6.34
NPA Provision Coverage (%)	74.93	69.49	81.19	83.71	69.49	83.71
CRAR (Basel-III) (%)	10.70	9.33	11.44	10.27	9.33	10.27

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Provisions



₹ in (Cr)

Particulars	Year ended	Quarter Ended			Nine Months Ended	
	March-19	Dec-18	Sep-19	Dec-19	Dec-18	Dec-19
Operating Profit	2760	381	1207	1211	2070	3619
Provisions for :						
NPA	8295	2244	2034	1646	5693	5055
Standard Assets	-5	-6	6	-4	-156	11
Provision For Investment	591	-520	80	297	497	438
Provision related to staff	789	230	237	367	551	755
Others	180	78	284	605	-5	1097
Total Provisions before Tax	9851	2025	2641	2911	6580	7355
Profit Before Tax	-7091	-1644	-1434	-1700	-4510	-3736
Less- Taxation (Including DTA)	-2770	-645	-542	-740	-1741	-1282
Net Profit /Loss	-4321	-999	-892	-960	-2769	-2454

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	FY 2018-19	Dec-18	Sep-19	Dec-19
Return on Assets (%)	-1.84	-1.76	-1.41	-1.52
Return on Equity (%)	-32.30	-34.81	-24.31	-25.90
Book Value per Share(₹)	12.82	15.03	9.74	6.38
Earning Per Share (₹)	-11.16	-2.53	-1.21	-1.18
Net Worth (₹ in Cr.)	6478	5458	6673	4986
Operating Profit to AWF(%)	1.18	0.67	1.90	1.92
Non-Interest Income to AWF(%)	0.65	0.44	1.15	1.18
Business Per Branch(₹ In Cr.)	102.81	94.40	99.39	97.88
Business Per Employee (₹ in Cr.)	13.69	12.31	13.16	13.16
Operating Profit Per Employee(₹ in Lakh)	11.91	1.61	5.18	5.27
Net Profit Per Employee(₹ in Lakh)	-18.64	-4.22	-3.83	-4.18

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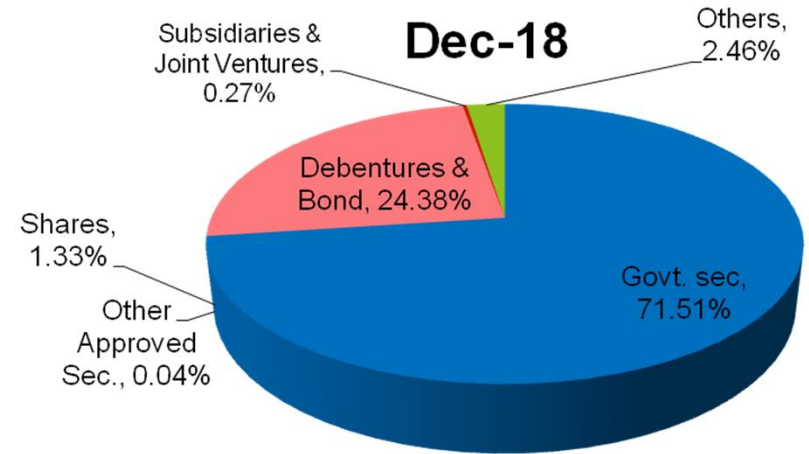
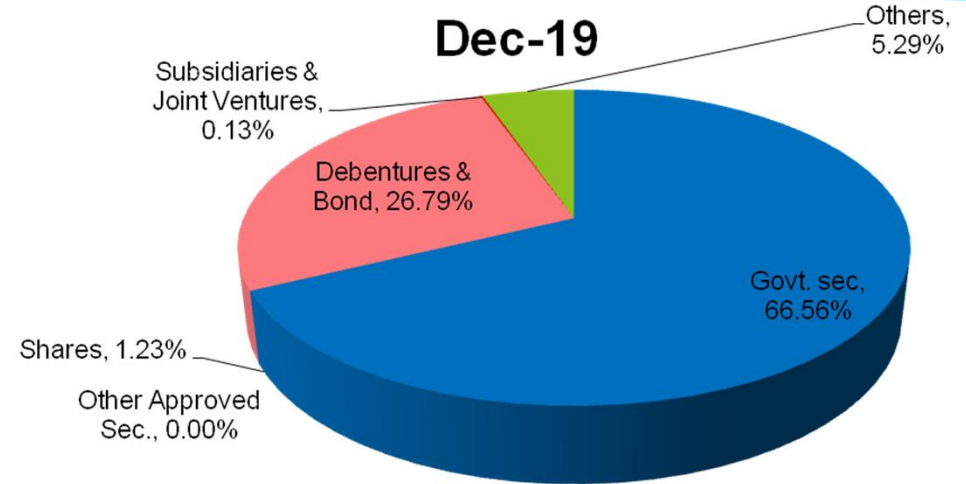
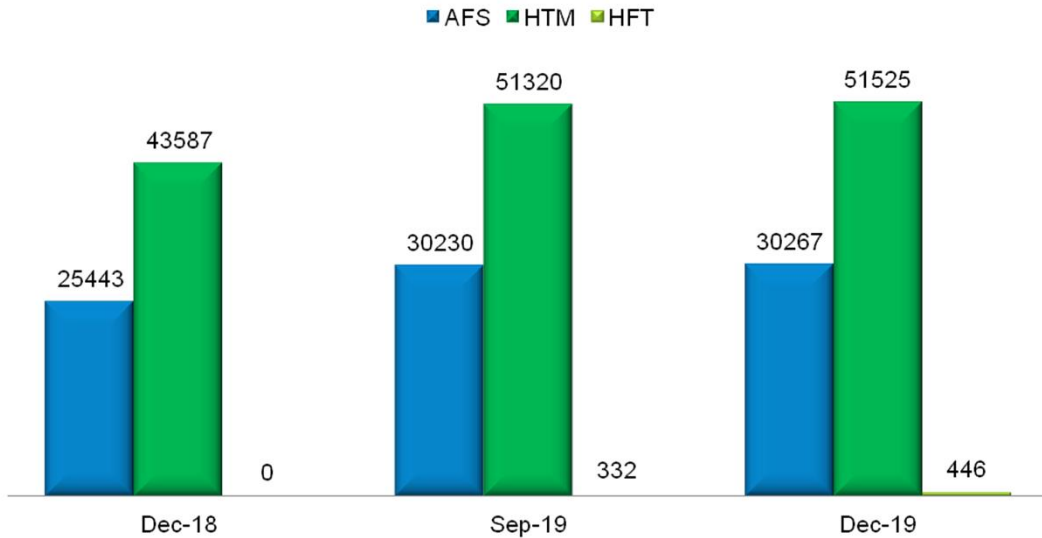
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Investment Portfolio



Domestic Investments ₹ in (Cr)



₹ in (Cr)	Dec-18	Sep-19	Dec-19
Domestic Investments	69031	81882	82238
Overseas Investments	3516	3273	3335
Total Investments	72547	85155	85573



Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Dec-18		Sep-19		Dec-19	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	73.46	1981.18	82.41	2490.48	84.12	2604.78
Zero Balance Accts (Lacs)	15.88	-	16.25	-	16.23	-
PMSBY (Lacs)	13.83	1.65	17.21	2.06	18.06	2.16
PMJJBY (Lacs)	6.06	19.99	7.49	24.71	7.87	25.97
APY (Lacs)	1.52	-	2.50	-	2.76	-
PMMY Shishu (Actual)	174374	417.23	143304	315.28	141878	312.10
PMMY Kishor	158221	2361.02	116482	1690.90	125875	1817.31
PMMY Tarun	13862	932.31	13304	879.18	14832	970.61
PMMY Total	346457	3710.56	273090	2885.36	282585	3100.02

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Capital & Shareholding

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Capital Adequacy-Basel-III



₹ in (Cr)

Particulars	Mar-19	Dec-18	Sep-19	Dec-19
CET1 Capital	8462	7141	8993	7136
Tier I Capital	8462	7141	8993	7136
Tier II Capital	2016	2187	2532	3029
Total Capital	10477	9328	11525	10165
Risk Weighted Assets	97981	99957	100699	98982
CET1 (%)	8.64	7.14	8.93	7.21
Tier I (%)	8.64	7.14	8.93	7.21
Tier II (%)	2.06	2.19	2.51	3.06
Capital Adequacy Basel III (%) (CRAR)	10.70	9.33	11.44	10.27

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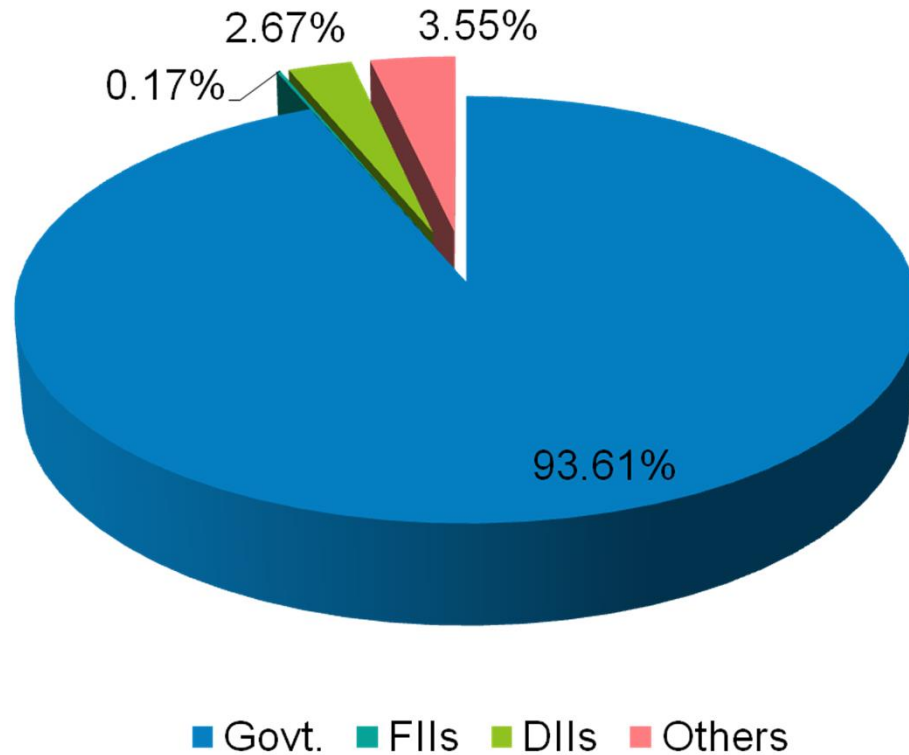


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Share Holding Pattern



₹ in (Cr)

As on 31.12.2019	
Share Capital	8623
Net Worth	4986
Market Cap	14401
No of Equity Shares	8,62,32,98,301

Details of Shareholding Pattern (%)	
	Dec-19
Govt	93.61
FII	0.17
DII	2.67
Others	3.55





Digitalization

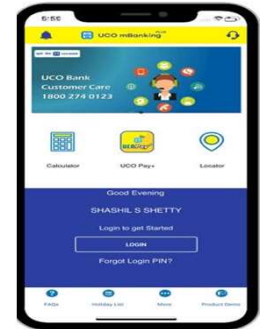
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Digital Platforms



New initiatives taken for Technological up gradation of our Bank in 3rd Qtr.

- ✓ Implementation of numeric and voice CAPTCHA in Internet Banking.
- ✓ New Features in Mbanking : SIM Binding , Schedule Bill payment , Mark favourite.
- ✓ Installation of 137 new RBI complied ATMs during the quarter.
- ✓ Under Mission 100 Project, total ATM Hit increased to 96 as of December 2019.
- ✓ Implementation of Door Step Banking.
- ✓ Mission 400 new ATM installation initiated.
- ✓ UCash : Card less Cash withdrawal from ATM.



Road ahead for ATMs and Debit Cards which is going to be implement in near future.

- ✓ Introduction of Cash@POS for Rupay Cards.
- ✓ Procurement of 100 Cash recyclers.
- ✓ Implementation of OTC lock in ATMs.
- ✓ Implementation of e-surveillance in ATMs.
- ✓ Issuance of NETC Fastag by Bank for toll booth payment.



Road ahead for E-Banking and M-Banking which is going to be implemented in near future.

- ✓ Apply for Locker.
- ✓ Online account opening of PPF account through M-banking & E-banking.
- ✓ Implementation of FEBA (Finacle E-Banking Application).
- ✓ Implementation/Development of EASE features.
- ✓ Implementation of Chatbot.
- ✓ Implementation of UPI- PAN validation.



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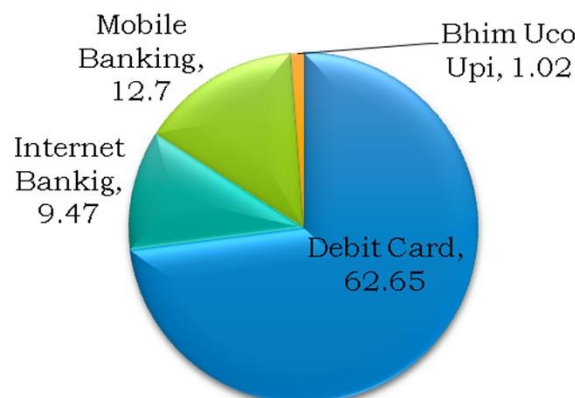


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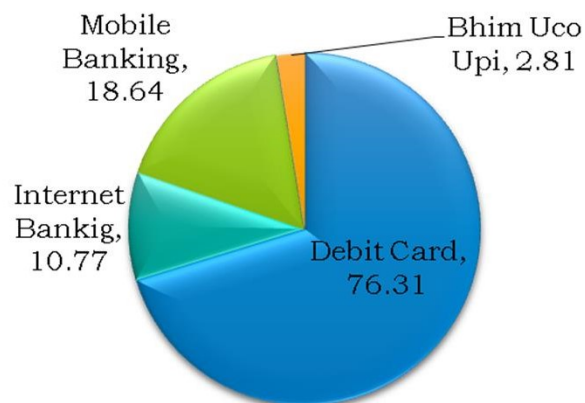
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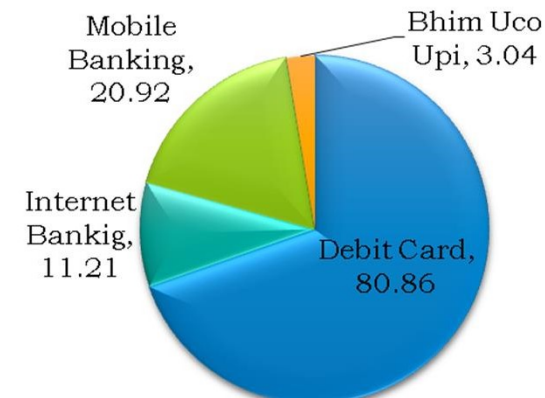
Digital Progress



Dec-18



Sep-19



Dec-19

Digital Channels	Mar-19	Dec-18	Sep-19	Dec-19	Growth (%)	
					Y-O-Y	Q-O-Q
Debit Cards (Lakhs)	6728826	6264818	7631484	8095859	29.23	6.08
Internet Banking (Lakhs)	9.95	9.47	10.77	11.21	18.37	4.09
Retail	8.78	8.34	9.53	9.93	19.06	4.20
Corporate	1.17	1.13	1.24	1.28	13.27	3.23
Mobile Banking	14.39	12.70	18.64	20.92	64.72	12.23
Bhim UCO UPI (Lakhs)	2.25	1.02	2.81	3.04	198.04	8.19
POS Terminals	4601	4624	5357	6650	43.82	24.14
Avg. Daily ATM Hits	69	68	75	96	41.18	28.00

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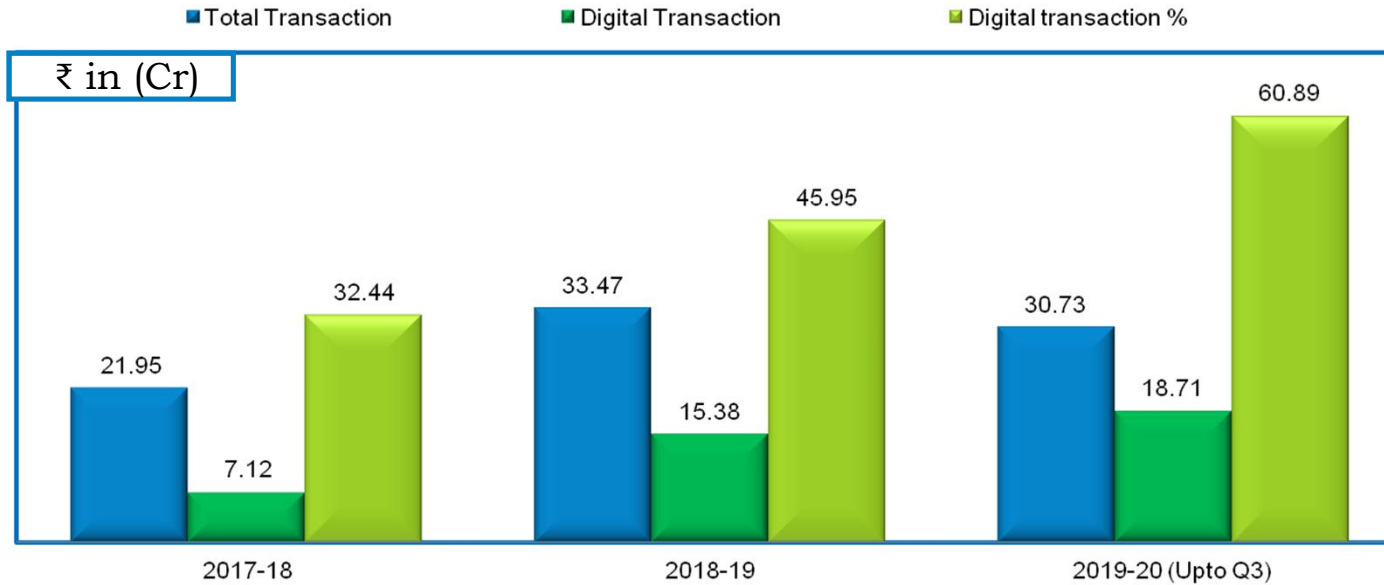
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Digital Progress



Digital Channels



₹ in (Cr)

Financial Year	Total Transactions	Digital Transactions (Financial)	Digital Transaction (%)
2017-18	21.95	7.12	32.44
2018-19	33.47	15.38	45.95
2019-20 (up to Q3)	30.73	18.71	60.89

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Vision & Mission



VISION

“To emerge as the most trusted, admired and sought-after world class financial institution and to be the most preferred destination for every customer and investor and a place of pride for its employees.”

MISSION

“To be a Top-class Bank to achieve sustained growth of business and profitability, fulfilling socio-economic obligations, excellence in customer service; through Upgradation of skills of staff and their effective participation making use of state-of-the-art-technology.”

One Team One Dream

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