



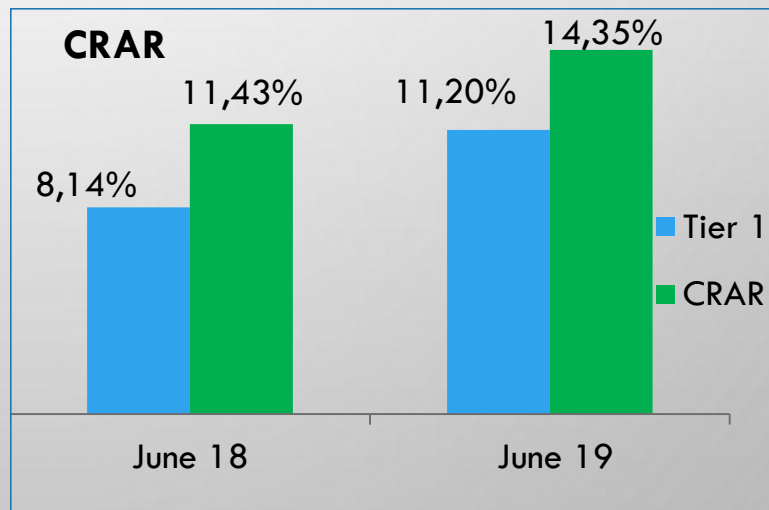
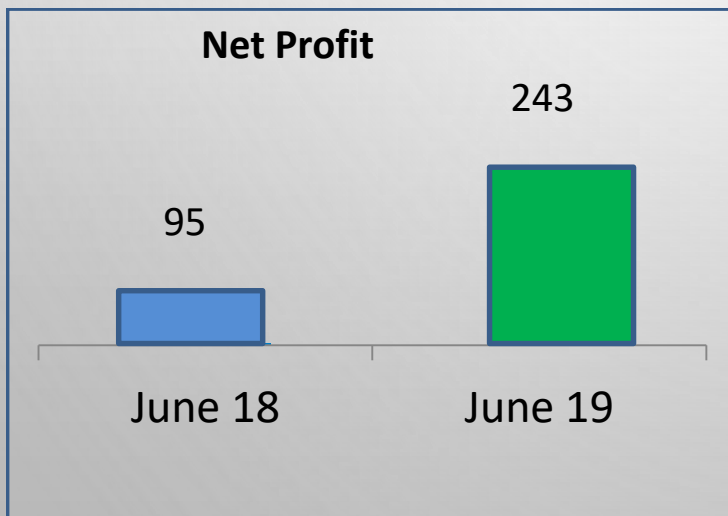
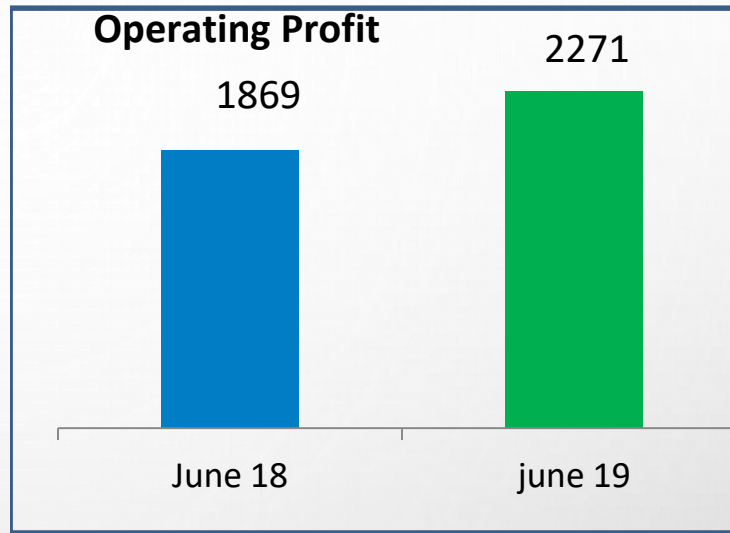
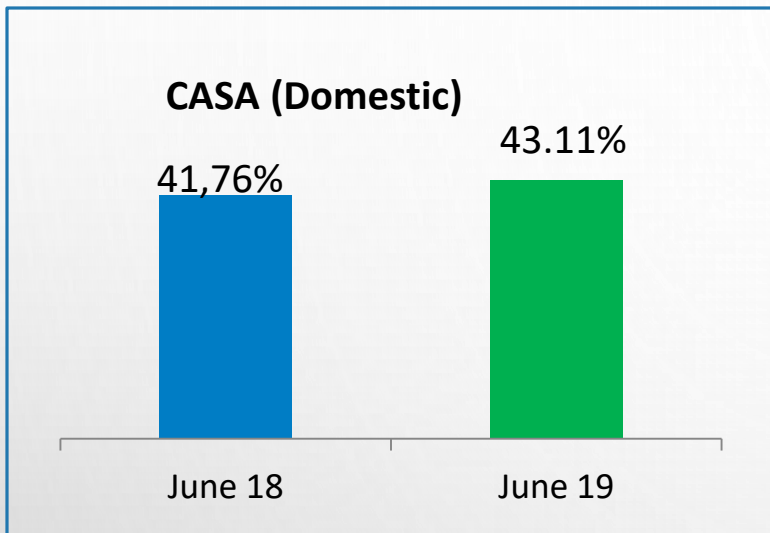
NET LOANS

COURSE: INNOVATION DEVELOPMENT IN
COMMERCIAL BANKS

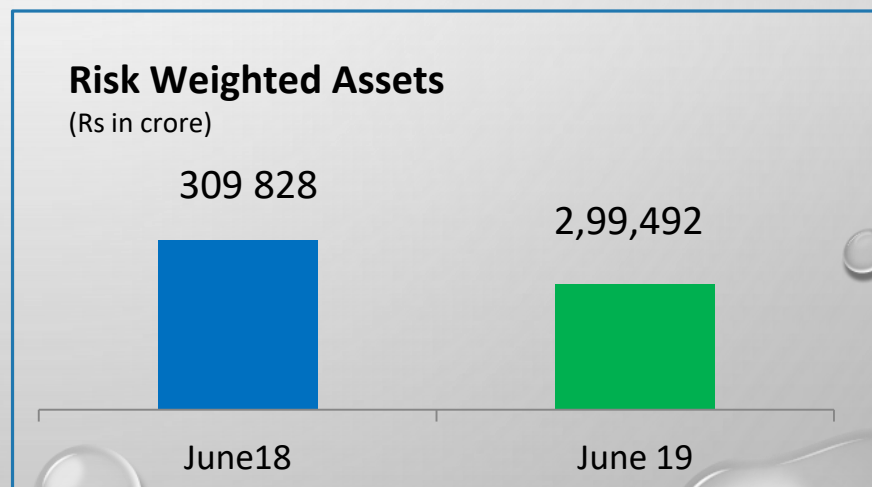
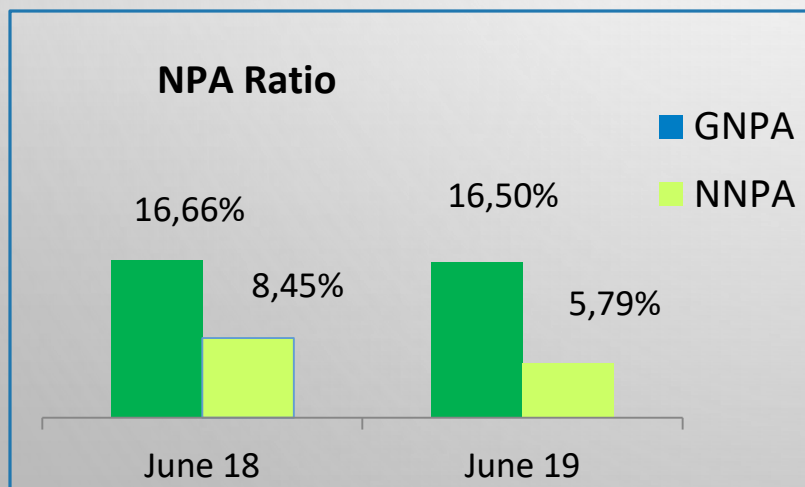
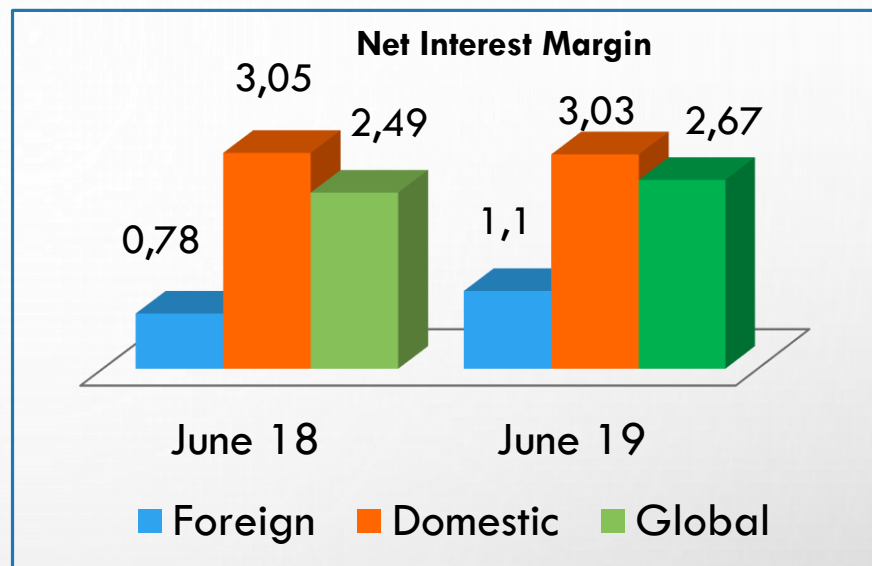
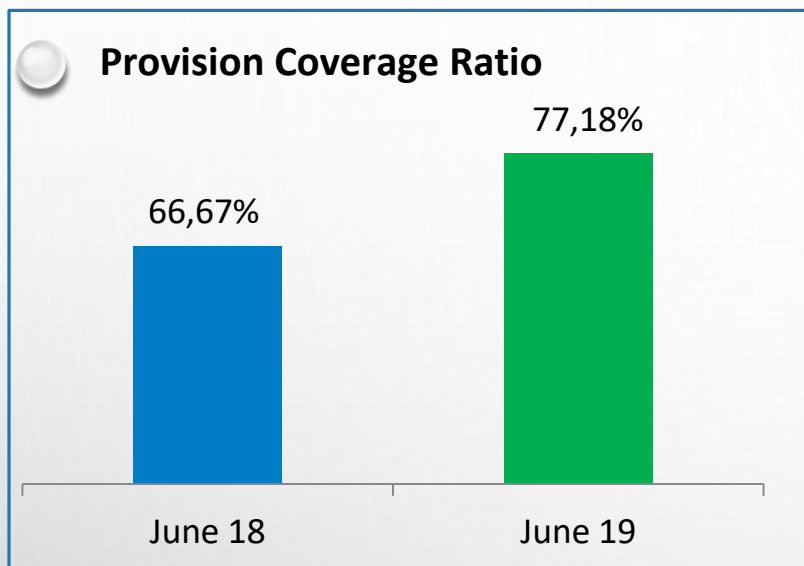
PRESENTED BY FARKHOD ODILOV



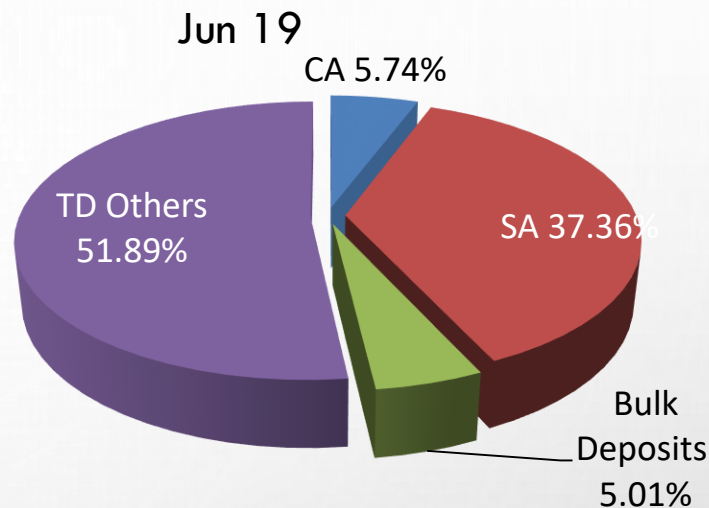
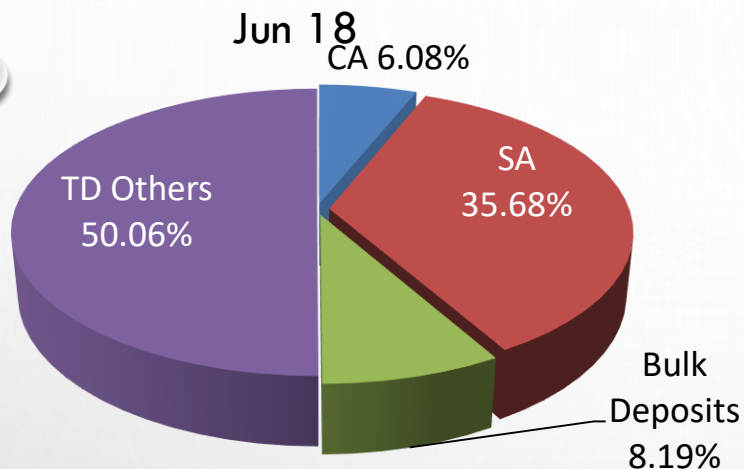
Business Mix (Deposits + Advances)	Jun 18	Mar 19	Jun 19	Variation (%) over Jun 18 Mar 19	
Global Business	878,351	903,723	888,315	1.13	-1.70
Domestic	702,130	749,920	751,263	7.00	0.18
Foreign	176,221	153,803	137,052	-22.23	-10.89
Global Deposits	514,604	520,862	512,237	-0.46	-1.66
Domestic	410,442	421,783	427,065	4.05	1.25
Foreign	104,162	99,079	85,172	-18.23	-14.04
Global Advances (Gross)	363,747	382,860	376,078	3.39	-1.77
Domestic	291,688	328,137	324,198	11.15	-1.20
Foreign	72,059	54,723	51,880	-28.00	-5.20



PERFORMANCE HIGHLIGHTS(CONT).



DOMESTIC DEPOSITS - CASA



CASA :

CASA :

Type of deposits	Jun 18	Mar 19	Jun 19	YoY Growth
Current Account	24733.11	23354.34	24004.55	(2.95)
Saving Account	145182.50	158410.90	156182.02	7.58%
CASA	169915.61	181765.28	180186.57	6.04%

41.76%

43.11%

Key Sectors – Domestic

Industry	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to Domestic credit Jun 19
Agriculture*	48,458	50,338	50,076	3.34	15.45
MSME	52,241	54,595	53,672	2.74	16.56
Retail	49,088	56,492	56,897	15.91	17.55
RAM	149,787	161,425	160,645	7.25	49.55
Corporate & Others	119,487	138,797	133,983	12.13	41.33
Govt & Govt Guaranteed Advance	22,414	27,915	29,570	31.93	9.12
Total	291,688	328,137	324,198	11.15	100.00

*Excluding RIDF

Retail Credit

Particulars	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to Retail Credit	
					Jun 18	Jun 19
Home	27,709	32417	32904	18.75	56.45	57.83
Mortgage	6,843	6947	6780	(0.92)	13.94	11.92
Auto	4,624	5089	5100	10.29	9.42	8.96
Education	3,343	3257	3245	(2.93)	6.81	5.70
Personal	1,620	1681	1659	2.41	3.30	2.92
Others	4,949	7101	7209	45.67	10.08	12.67
Total	49,088	56492	56897	15.91	100.00	100.00

Domestic Credit – Industry-wise

Particulars	Jun 18	Mar 19	Jun 19	% to Domestic Advances
Infrastructure	51,167	51,045	51,012	15.73
Basic Metal & Metal products	13,816	13,882	13,673	4.22
Textiles	9,609	8,341	8,087	2.49
Gems & Jewellery	5,714	4,906	4,845	1.49
Chemicals & Chemical products	6,428	6,686	5,418	1.67
Vehicles, vehicle parts & Transport equipment	3,110	3,066	3,106	0.96
Rubber, Plastic & their products	2,062	2,022	1,855	0.57
Construction	2,199	4,969	4,988	1.54
Other Industries	28,100	28,196	26,650	8.22
Total	122,205	123,113	119,634	36.90

Priority Sector Advances

Industry	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to ANBC
Agriculture	51,916	57302	51,769	-0.28	17.72
Out of which, S&MF	23,884	28455	25,731	7.73	8.81
MSME	49,322	51866	50,244	1.87	
Out of which, Micro	23,139	26148	25,700	11.07	8.80
Housing Loan	14,597	17038	17,210	17.90	
Educational Loan	3187	3140	3129	-1.82	
Others	1128	1148	1103	-2.22	
Total Priority Sector Advances	120,150	130,494	123,455	2.75	42.27

❖ Growth excluding RIDF/PSLC in Total Priority Sector.

❖ Outstanding under RIDF is Rs 5871 Crore.

ANBC Rs.292076 Crore as of 30.06.2019.

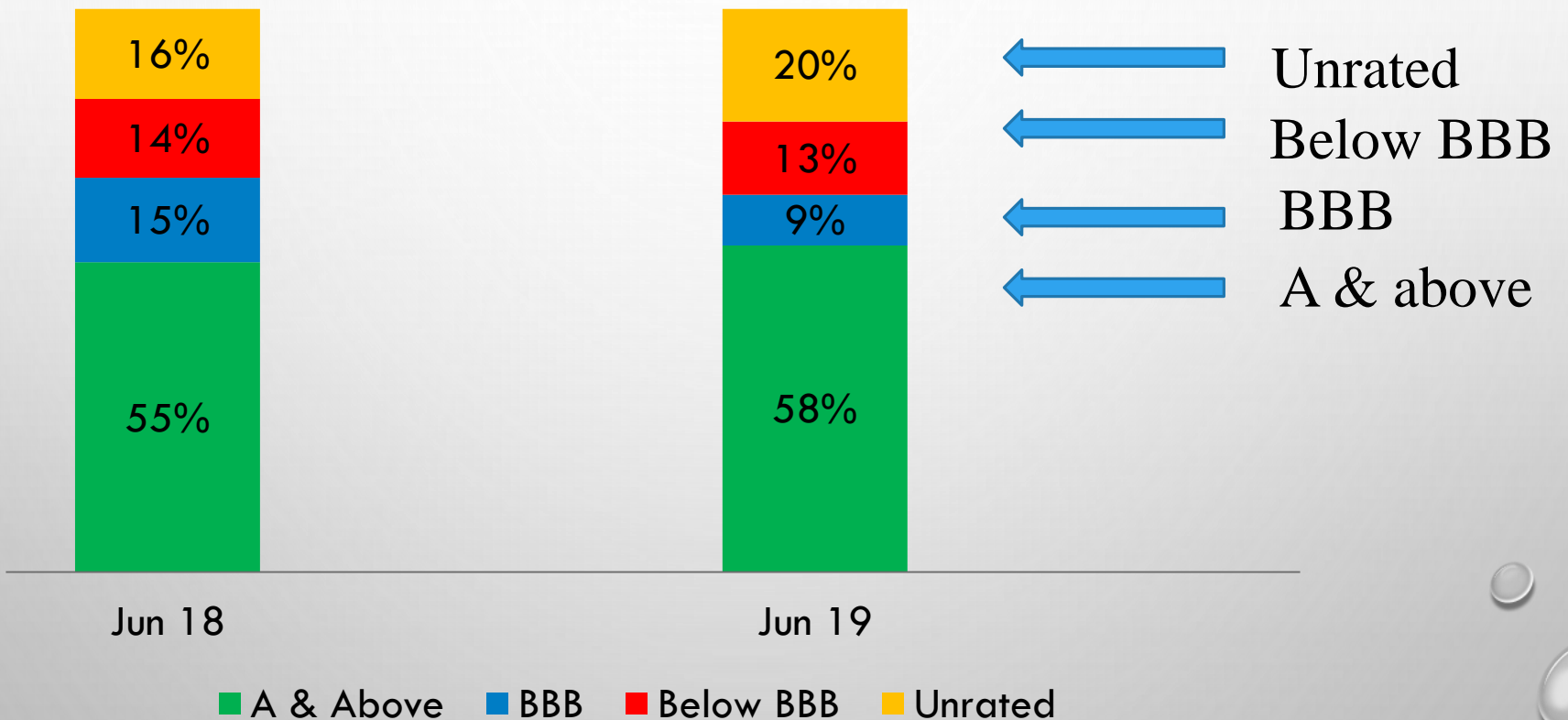
Advances - Infrastructure Sectors

Particulars	Jun 18	Mar 19	Jun 19	Y-O-Y (%)
Power	33,985	33867	33,599	-1.14
<i>a) SEBs*</i>	14,228	13094	12,946	-9.01
<i>b) Others</i>	19,757	20773	20,653	4.54
Roads and Ports	11,270	11944	12,384	9.88
Telecom	640	488	488	-23.75
Other Infrastructure	5,272	4746	4,541	-13.87
Total	51,167	51045	51,012	-0.30

*O/S in Distribution Companies & SEB includes outstanding in Bonds of Rs. **937** Crore as on 30.06.2019.

IMPROVING RATING PROFILE

External Rating Distribution of Domestic Advances above 5 crore



**REPORTED TO RBI-CRILC (Central Repository of
Information on Large Credits)
EXPOSURE OF RS. 5 Crore and above**

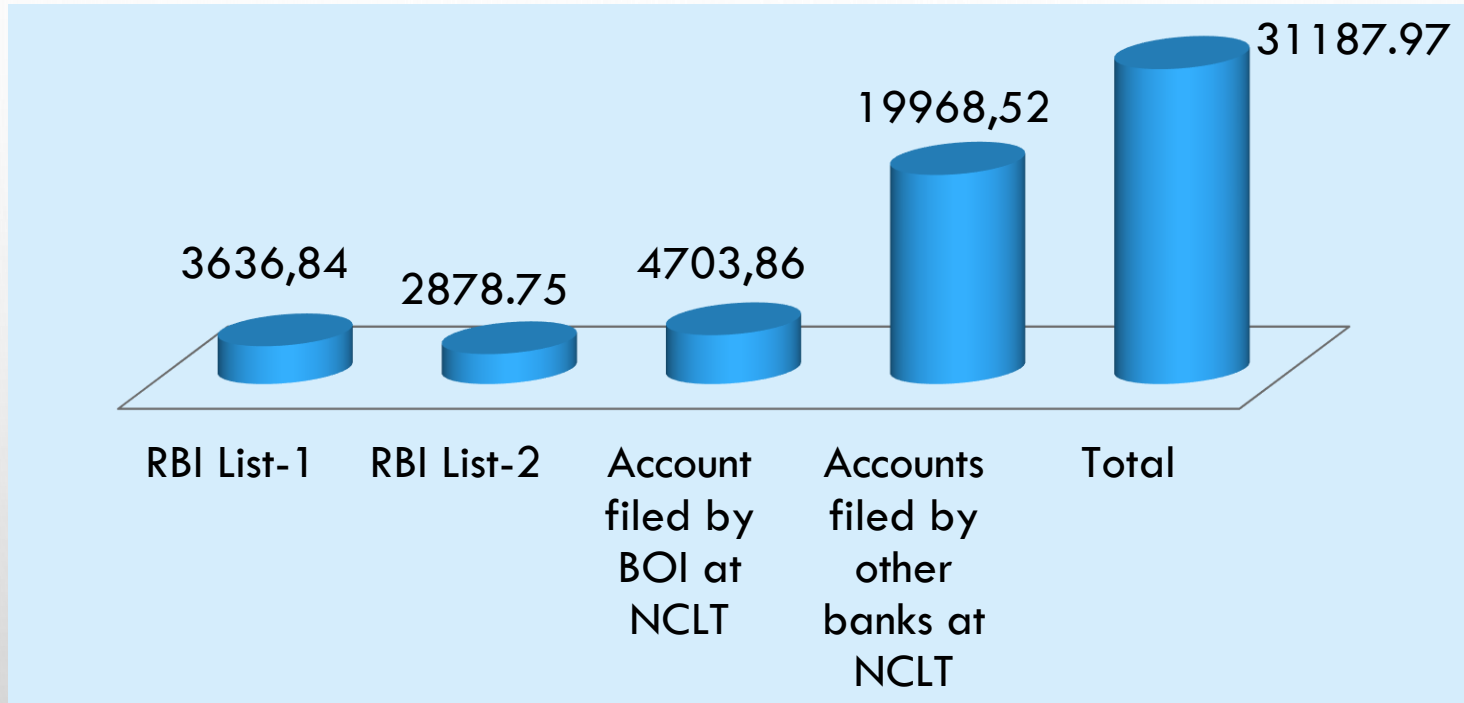
VERTICAL	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
	Jun-18		Mar-19		Jun-19	
SMA-1	148	4586	168	7982	91	1296
SMA-2	123	7069	37	1838	96	5579
TOTAL	271	11655	205	9820	187	6875

Sector wise breakup of Standard Restructured Advances

- 30.06.2019

Sector	Jun-18	Mar-19	Jun-19
	AMOUNT	AMOUNT	AMOUNT
INFRA	2292	1447	1580
INFRA-POWER	1811	1248	1382
INFRA-TELECOM	--	--	--
INFRA-ROADS & PORTS	399	124	122
INFRA-OTHERS	82	75	76
AVIATION	3660	3583	3614
TEXTILES	12	12	42
ENGG	45	68	63
SUGAR	191	43	40
PHARMA	70	10	14
STEEL	149	135	52
CEMENT	195	192	192
SERVICES	69	58	99
HOTELS	110	107	108
OTHER METAL	6	3	21
AGRICULTURE	21	45	75
AUTOMOBILES	21	7	11
SERVICE-TRANSPORT RELATED	10	71	71
OTHERS	1948	2275	2637
Standard Restructured Advances (Domestic)	8799	8056	8619
Standard Restructured Advances (Overseas)	124	96	51
Standard Restructured Advances (Total)	8923	8152	8670

NCLT ACCOUNTS AS ON 30.06.2019



■ Exposure in INR crore

- Resolution of NCLT accounts to lead to lower GNPA's.
- Provision coverage ratio is 100% In List -1 & List-2

Asset Quality – Sequential

Item	Jun 18	Mar 19	Jun 19
Gross NPA	60,604	60,661	62,068
Net NPA	27,932	19,119	19,288
Gross NPA %	16.66	15.84	16.50
Net NPA %	8.45	5.61	5.79
Provision Coverage Ratio %	66.67	76.95	77.18

Movement of NPA

Item	Jun 18	Mar 19	Jun 19
Opening Balance	62328	60798	60,661
Less :			
Recovery	2,699	1,982	1,052
Upgradation	1,774	477	535
Write Off	3922	780	689
Total reduction	8,395	3,239	2,276
Slippages	6671	3,102	3,683
Closing Balance	60,604	60,661	62,068

Break up of Gross NPA

Particulars	Jun 18	Mar 19	Jun 19	%age to Domestic Credit	
				June 18	June 19
Large Corporate	32,342	32097	32,372	11.09	9.99
MSME	8,859	9023	9,419	3.04	2.91
AGRICULTURE	6,557	8368	9,063	2.25	2.80
RETAIL	2,018	1679	1,938	0.69	0.60
TOTAL (Domestic)	49,776	51167	52,792	17.06	16.28
Total (Overseas)	10,828	9494	9,276	15.03	17.88
Total (Global)	60,604	60661	62,068	16.66	16.50

Investments (Domestic)

	Jun 18				Jun 19			
Particulars	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
1. SLR Investments	28670	80304	12	108986	27995	77105	204	105304
Of Which:								
Government Securities	28670	80304	12	108986	27995	77105	204	105304
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	3.20	N.A	2.96	--	1.42	N.A	4.33	--
2. Non SLR Investments	15644	8963	41	24648	14770	23685	1	38456
M Duration	3.95	N.A	3.06	--	3.24	N.A	--	--
Total	44314	89267	53	133634	42765	100790	205	143760

Net Interest Income – (Quarter ended)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
Interest Income	10,013	10,814	10,332	3.19	-4.46
a. From Advances	6,714	7,089	6,924	3.13	-2.33
b. From Investments	2,446	2,662	2,631	7.56	-1.16
c. From Money Market Operations & Others	853	1,063	776	-9.03	-27.00
Interest Expended	6,659	6,770	6847	2.82	1.14
a. On Deposits	5,777	5,739	5,847	1.21	1.88
b. On Borrowings	601	807	767	27.62	-4.96
c. Subordinated Bonds & Others	281	224	231	-17.79	3.13
Net Interest Income	3,354	4,044	3485	3.91	-13.82

Non-Interest Income – (Quarter ended)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
Commission, Exchange & Brokerage	265	378	321	21.13	-15.08
Profit from Sale of Investments	(465)	148	173	137	16.89
Profit from Exchange Transactions	365	246	294	-19.45	19.51
Recovery In W/o accounts	208	218	89	-57.21	-59.17
Other Non Interest Income	245	490	318	29.80	-35.10
Total Non-Interest Income	618	1480	1195	93.37	-19.26

Profitability - (Quarter ended)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
1. Total Income	10,631	12,294	11527	8.43	-6.24
a. Interest Income	10,013	10814	10332	3.19	-4.46
b. Non Interest Income	618	1480	1195	93.37	-19.26
2. Total Expenditure	8,762	9991	9256	5.64	-7.36
a. Interest expended	6,659	6770	6847	2.82	1.14
b. Operating Expenses	2,103	3221	2409	14.55	-25.21
3. Net Interest Income (NII)	3,354	4044	3485	3.91	-13.82
4. Operating Profit	1,869	2303	2271	21.51	-1.39

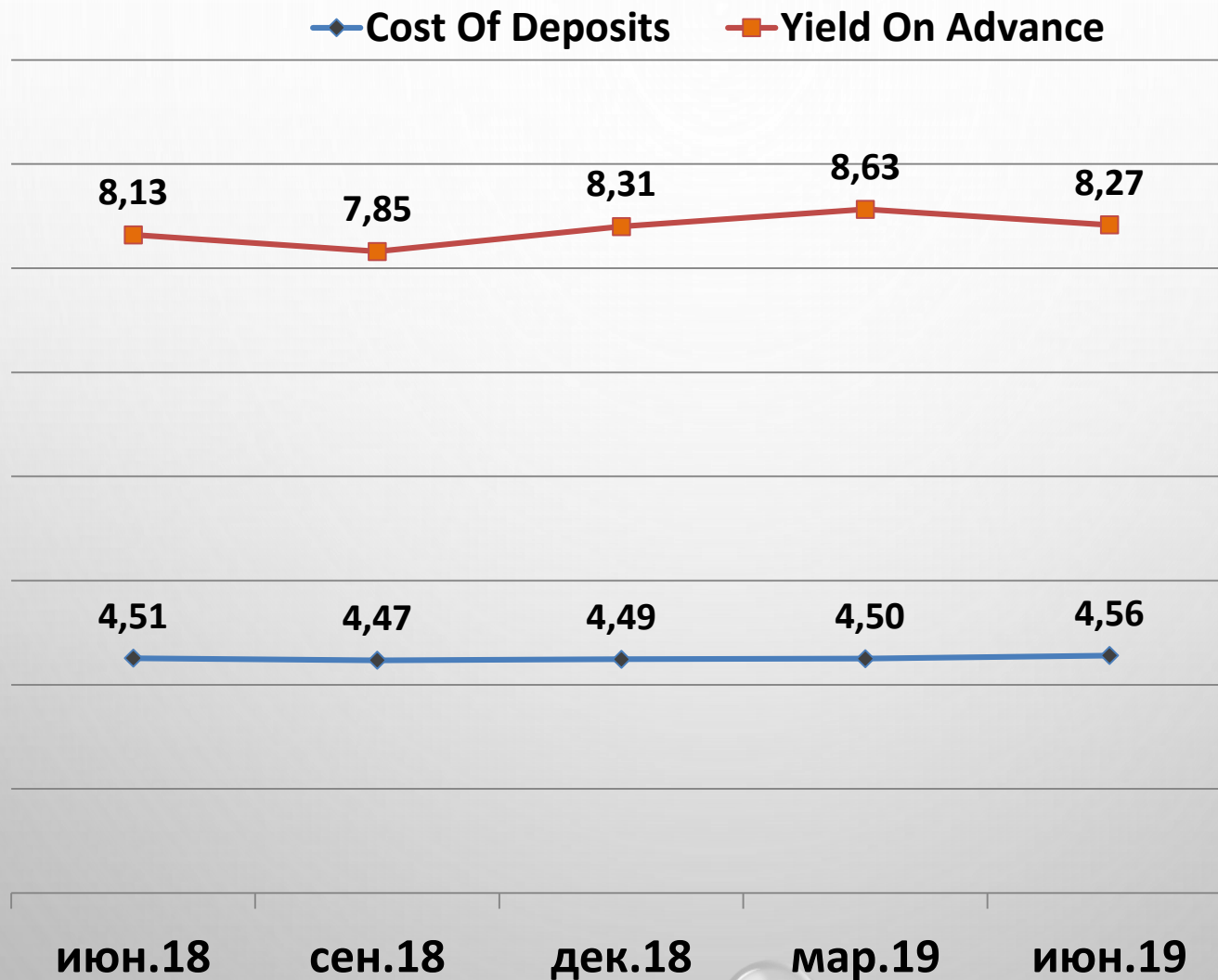
Provisions - (Quarter ended)

Particulars			
	Jun 18	Mar 19	Jun 19
Operating Profit	1,869	2303	2271
Provisions for			
B&D	2,260	1503	1873
Standard Assets	(37)	239	(89)
NPV / Others	(44)	(21)	6
Depreciation on Investment	385	176	121
Total Provisions before Tax	2,564	1897	1911
Taxation	(790)	154	117
Net Profit	95	252	243

Financial Ratios - (Q-o-Q)

Particulars	Jun 18			Mar 19			Jun 19		
	Domestic	Foreign	Global	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.24	1.49	4.51	5.15	1.65	4.50	5.17	1.66	4.56
Yield on Advances	9.39	3.28	8.13	9.36	4.33	8.63	8.94	4.00	8.27
Yield on Investments	7.28	5.88	7.22	7.92	6.06	7.83	7.44	6.11	7.38
NIM	3.05	0.78	2.49	3.38	1.18	2.93	3.03	1.10	2.67
Cost to Income Ratio	54.35	35.45	52.95	60.80	29.28	58.30	53.08	29.24	51.47
Provision Coverage Ratio	67.05	64.34	66.67	77.15	75.67	76.95	77.33	76.17	77.18

Cost of Deposits & Yield on Advance (Q-o-Q)

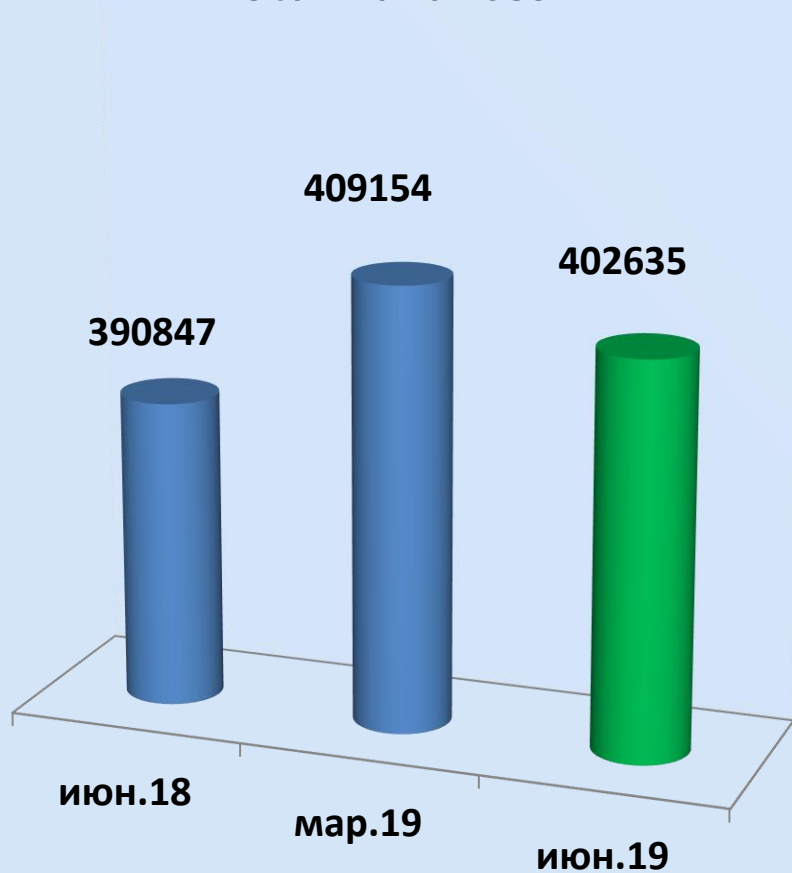


Capital Adequacy – Basel-III

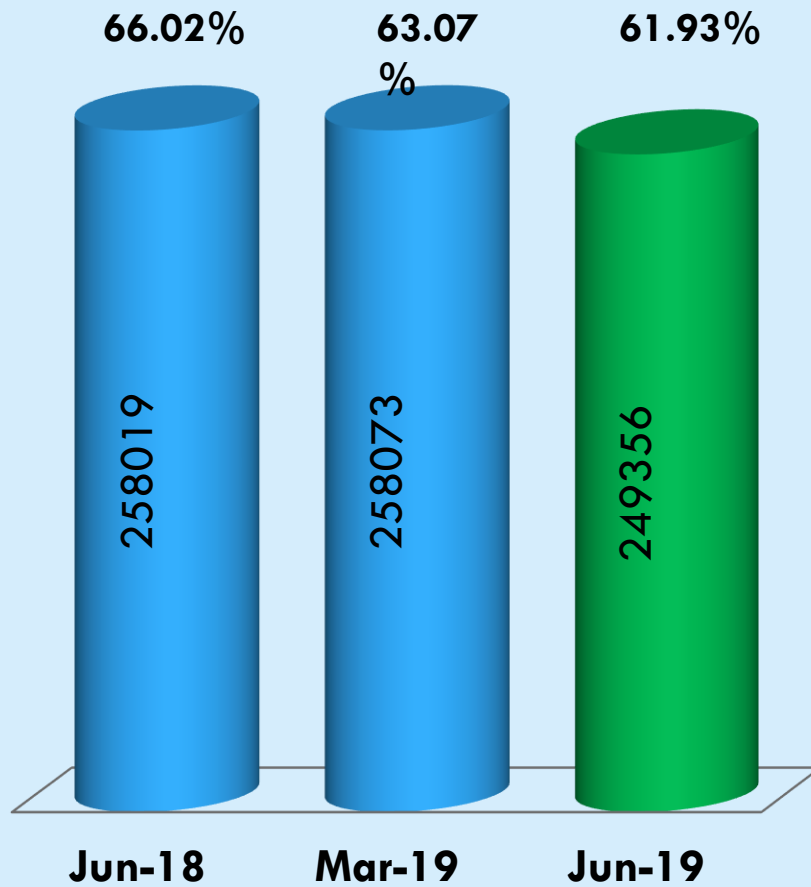
Particulars	Jun 18	Mar 19	Benchmark of CRAR (%) for Jun 19	Jun 19
Capital Adequacy - Basel III				
CET1 Capital	24,823	33,683		33,359
Tier I Capital	25,228	33,870		33,546
Tier II Capital	10,190	9,534		9,434
Total Capital(CRAR)	35,417	43,404		42,980
Total Assets	595,251	625,223		606,543
Risk Weighted Assets	309,828	305,953		299,492
CET1 (%) including CCB	8.01	11.01	7.375	11.14
Tier I (%)	8.14	11.07	7.00	11.20
Tier II (%)	3.29	3.12	2.00	3.15
Capital Adequacy Basel III (%) including CCB	11.43	14.19	10.875	14.35

CAPITAL OPTIMIZATION

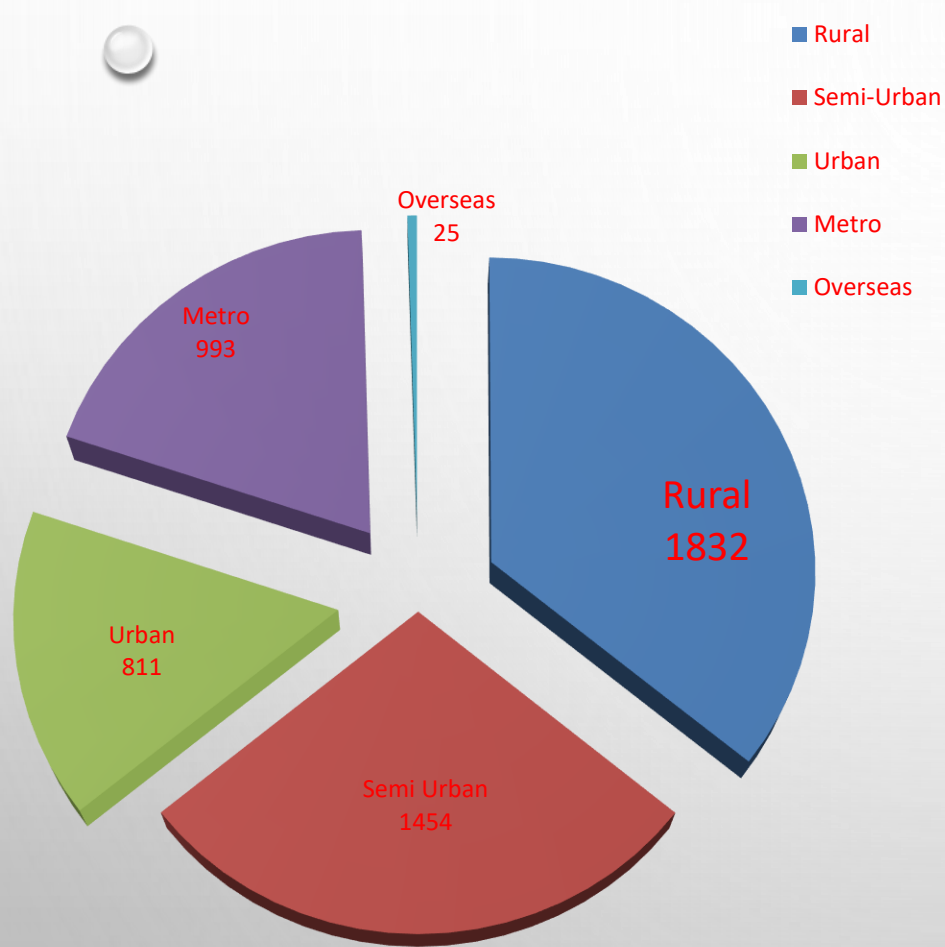
Total Advances



Credit Risk RWA to Advances (%)



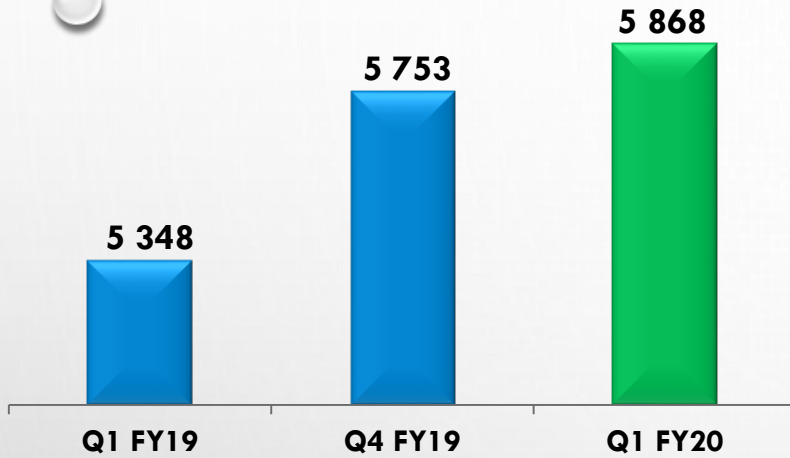
Branch Network



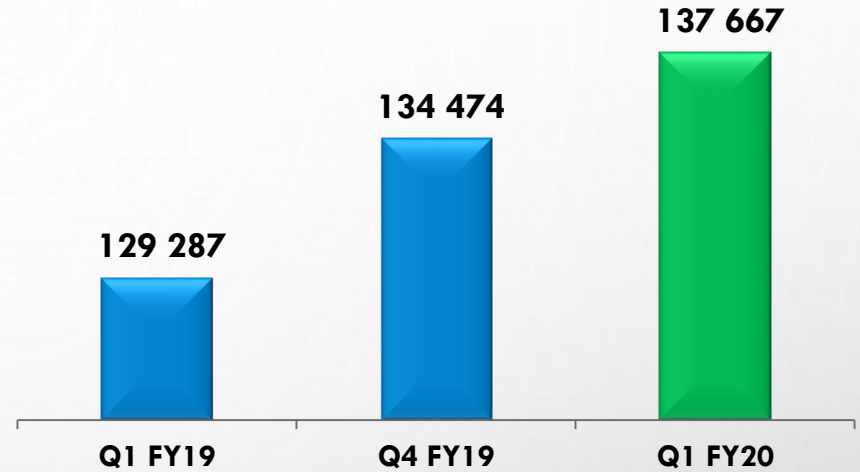
Particulars	Jun 18	Mar 19	Jun 19
Rural	2011	1832	1832
Semi-urban	1371	1454	1454
Urban	860	812	811
Metro	885	994	993
Domestic Branches	5127	5092	5090
Overseas Branches	29	25	25
Total	5156	5117	5115

Delivery Channels

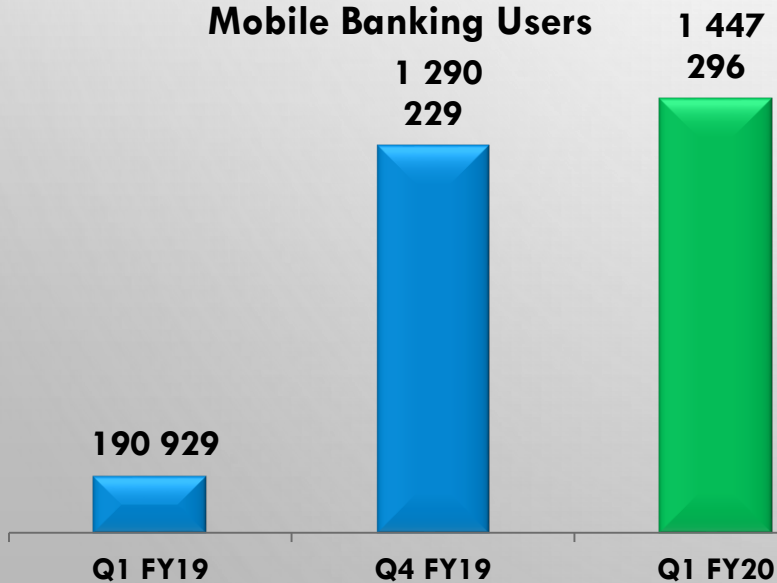
Internet Banking Users - Retail ('000)



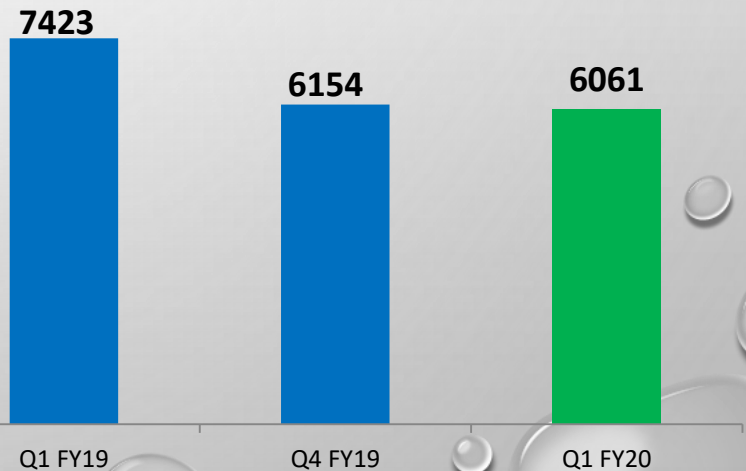
Internet Banking Users - Corporate



Mobile Banking Users



ATM Network



Performance Under Financial Inclusion



PMJDY



Prime Minister's Social Security Schemes

Pradhan Mantri
**Suraksha
Bima Yojana**

• Accident Insurance
upto Rs. 2 Lakhs
• Annual Premium
just Rs. 12/-

Pradhan Mantri
**Jeevan Jyoti
Bima Yojana**

• Life Insurance
worth Rs. 2 Lakhs
• Annual Premium
just Rs. 330/-

**Atal
Pension
Yojana**

Monthly Pension
from Rs. 1000/- to
Rs. 5000/- depending
on contribution

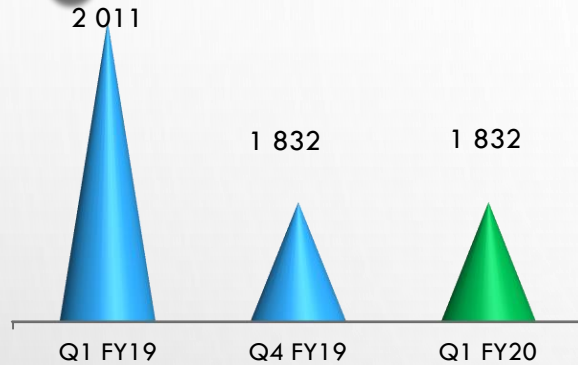
Period of Insurance, Annual: 1st June - 31st May

Your bank account is now
key to security as well

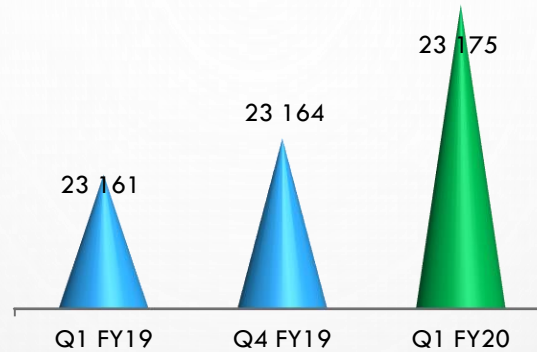
Particulars	As on 30.06.2018		As on 30.06.2019	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	197	4540	221	5931
Zero Balance Accts (Lacs)	35	-	36	-
PMSBY (Lacs)	36	-	47	-
PMJJBY (Lacs)	13	-	18	-
APY (Lacs)	4	-	8	-
PMMY Shishu	605797	2467	716795	2837
PMMY Kishor	332352	5990	494914	9954
PMMY Tarun	73385	5427	109248	8322
PMMY Total	1011534	13886	1320957	21114

Financial Inclusion

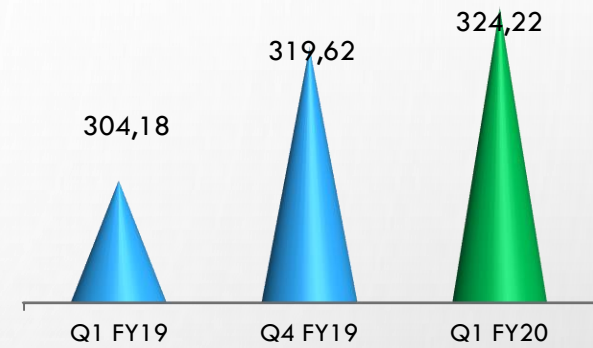
Rural Branches



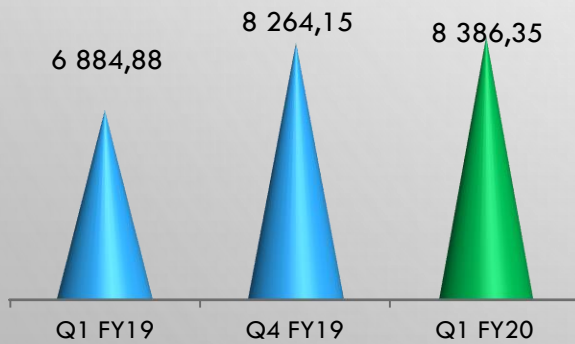
Unbanked Villages Covered



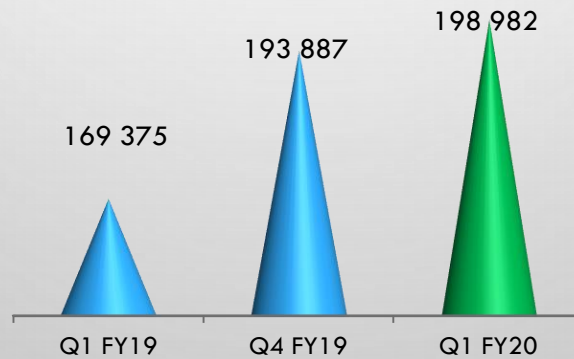
Total BSBD (NO Frill) Account (No in Lacs)



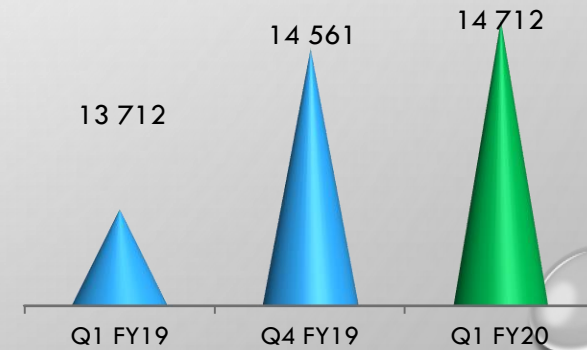
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



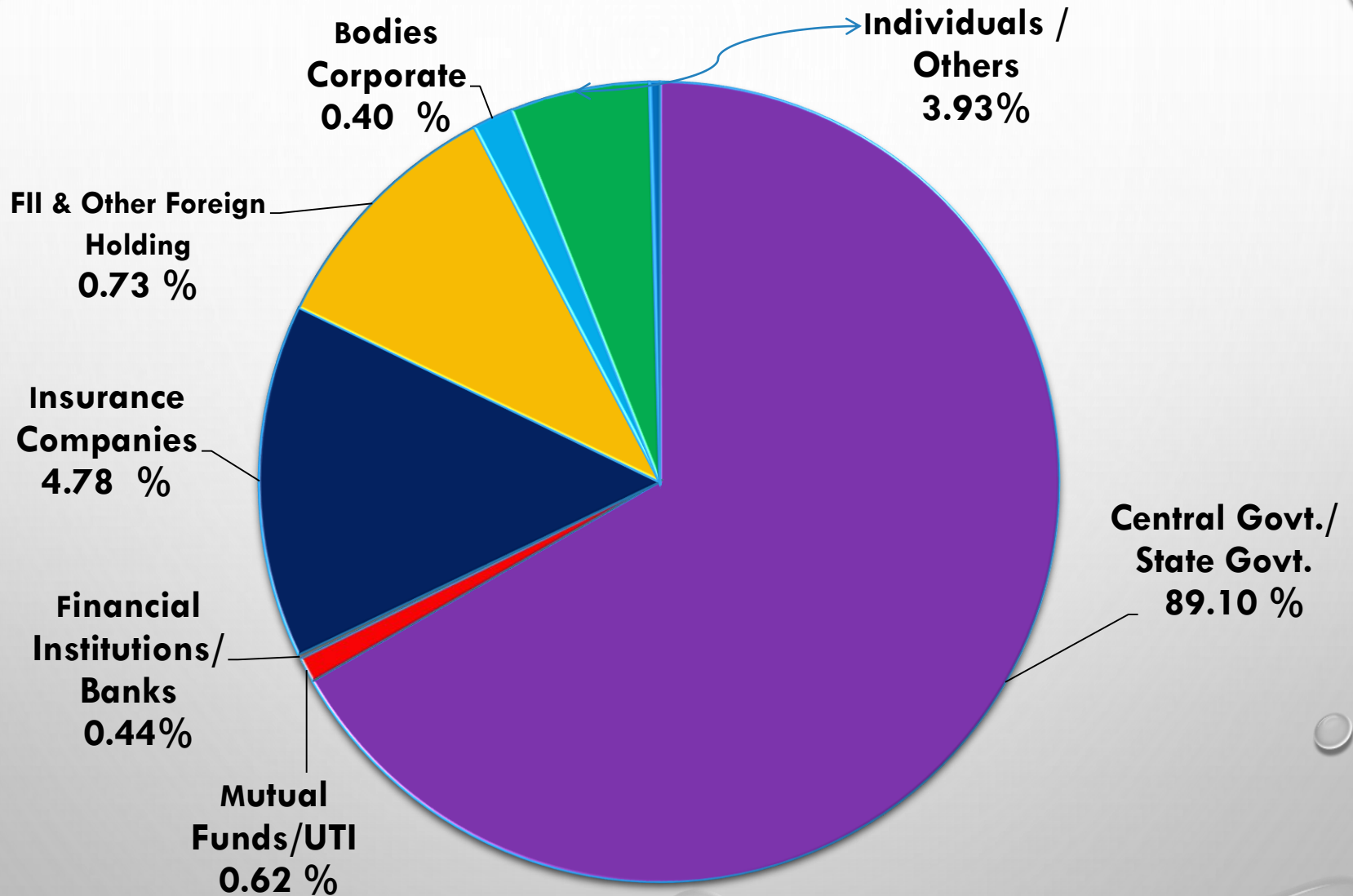
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



SHAREHOLDING PATTERN - 30.06.2019



RAM Initiatives

- Launched **Retail loans on Tab application** to augment new business
- Engagement with Credit information agencies for generation of leads in retail loans
- Gold Loan: In order to give impetus to gold loans, Gold Loan Authorized Branches and Gold Loan Growth Centres identified. Star Gold Loan Cells, Swarnadhaara Cell formed in all Zones.
- For processing of Agriculture Credit, additional four Agriculture Business Centre opened during Q1, thus taking total ABCs to 55.
- Launched **new products for GST compliant** borrowers
- **Digitalizing the process of Credit underwriting** to improve the TAT and efficiency.
- Launched **Welcome Offer Schemes** for attracting quality borrowers
- Actively **participating in the Udyami Mitra Portal**

Resolution & Recovery

- **Stressed Asset Management Vertical (SAMV)** created for faster resolution of Stressed assets/NPAs.
- **Mission Samadhan:** A non-discriminatory & non-discretionary OTS Scheme formulated for quick resolution of NPAs.
- **“War Room”** and **“Watch room”** formed in each Zone for Recovery, NPA reduction and credit monitoring/trigger management.
- Proactive Credit Monitoring through **“Borrower Health Profile (BHP)”** with dedicated manpower.
- **Tech-driven Credit Monitoring System** for tracking of ‘Early Warning Signals’ under implementation.
- **“Enterprise wide Fraud Risk Management”** framework initiated for real-time fraud monitoring.

Other Initiatives

- **Digitalizing the process of Credit underwriting** in MSME segment to improve the TAT and efficiency.
- Evolving use of **Fintechs for ease of MSME finance** and to improve due diligence modalities. Udyami Mitra portal
- To further boost growth under **MUDRA** launched various **MUDRA centric schemes** like Star Weaver MUDRA Scheme, Star e Rickshaw Scheme etc.
- **Digi Branches:** 255 Select Branches converted to Digi Branches for meeting the demands of Next Gen Customers.
- Launched **Retail loans on Mobile/Tab application** to cater new business.
- **Star Mahashakti-** Up gradation of IT platform from FINACLE 7 to FINACLE 10.
- **Rationalisation** of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.
- **Special drive** for opening of **Government Accounts, Pension accounts** and **Small Saving Scheme** accounts among branches across the country

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