

# The Bank that begins with



## Financial Results Q-3 / FY – 2017-18.



युनाइटेड बैंक ऑफ इंडिया

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# Results at a Glance Q-3(FY 2017-18).

Performance Parameter (Rs/Cr)	Q3-18		Ratio for Q-3 (2017-18) (in %)	Q3-18
Operating Profit	182		Return on Assets	-1.82
Net Profit	-638		Credit to Deposit (CD)	54.35
Total Business	193829		CASA	47.19
Total Deposits	125579		NIM	1.51
Total Advances	68250		Capital Adequacy Ratio (Basel III, Tier I :7.73%)	10.98
Total Assets	140226			
Net worth	3322		Cost of Fund	5.15
Total Capital (Basel- III)	7115.84		Provision Coverage Ratio	59.11
Tier I Capital (Basel-III)	5008.73		Gross NPA	20.10
Business per Employee	13.25		Net NPA	11.96

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# HIGHLIGHTS Q3-(2017-18).



- ❖ Total Business stands at Rs. 193829 crore.
- ❖ Total Deposit as on 31.12.2017 stands at Rs.125579 crore.
- ❖ CASA share at 47.19% as on 31<sup>st</sup> Dec' 2017.
- ❖ Credit to Deposit (CD) ratio increased to 54.35% as on 31<sup>st</sup> Dec' 2017 as compare to 53.15% as on 31<sup>st</sup> Dec'2016.
- ❖ Retail Advances has shown a growth of 13.50% with Housing Loan and Car Loan increased by 23.63% and 31.31% respectively, on y-o-y basis
- ❖ Priority Sector Advance has shown a growth of 12.45% with MSME (Prisec) Advance grown by 17.70% on y-o-y basis.
- ❖ CRAR (Basel III) at 10.98% with Tier 1 at 7.73% as on 31<sup>st</sup> Dec, 2017 .
- ❖ Provision coverage ratio (PCR) is 59.11% on Q3-FY 18 against 54.62% in Q3-FY 17
- ❖ Business per Employee increase from Rs.12.52 cr to Rs. 13.25 cr on y-o-y basis.

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# BUSINESS PROFILE

Amt. in Rs. Crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17	Y-o-Y Growth(%)
Total Business	195558	197442	196144	194884	193829	-0.88%
Total Deposits	127692	126939	125305	126322	125579	-1.65%
Total Advances	67866	70503	70839	68562	68250	0.57%
CD Ratio (%)	53.15	55.54	56.53	54.28	54.35	

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# COMPOSITION OF DEPOSITS

Amt. in Rs. Crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17	Y-o-Y Growth(%)
Savings Deposits	51273	49462	50421	51258	51494	0.43%
Current Deposits	9698	10623	9517	8663	7769	-19.89%
CASA Deposits	60971	60085	59938	59921	59263	-2.80%
CASA (%)	47.75	47.33	47.83	47.44	47.19	
Term Deposits	66721	66854	65368	66401	66316	-0.61%

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# COMPOSITION OF CREDIT PORTFOLIO

Amt. in Rs. Crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17	Y-o-Y Growth (%)
<b>PRISEC with RIDF</b>	<b>28414</b>	<b>30623</b>	<b>31004</b>	<b>31340</b>	<b>31952</b>	<b>12.45</b>
Agriculture Credit	11277	12124	11922	12611	12398	9.94
MSME Advance	10191	11404	11652	11275	11995	17.70
Other Priority sector	6946	7095	7430	7454	7559	8.83
<b>Retail Advance</b>	<b>13060</b>	<b>13221</b>	<b>13675</b>	<b>14310</b>	<b>14823</b>	<b>13.50</b>
Housing	6696	7115	7518	7949	8278	23.63
Education	453	454	444	441	430	-5.08
Car Loan	578	608	660	725	759	31.31
Personal Loan & Oth.	5333	5044	5053	5195	5356	0.43

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# INVESTMENTS

Amt. in Rs. Crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17
Investments(Domestic)	60846	53355	55250	50320	43078
Held to Maturity	24987	23873	23865	25531	25865
Held for Trading	0	0	33	114	6
Available for Sale	35859	29482	31352	24675	17207

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# QUARTERLY- INCOME, EXPENDITURE AND PROFIT

Amt. in Rs. Crore

	Q- 3 (2016-17)	Q- 4 (2016-17)	Q- 1 (2017-18)	Q- 2 (2017-18)	Q- 3 (2017-18)	Growth (%) (Q3-o-Q3)
Interest Income	2271.97	2351.58	2073.28	2075.70	2004.64	-11.77%
Non-Interest Income	814.09	321.30	779.32	509.19	478.37	-41.24%
<b>Total Income</b>	<b>3086.06</b>	<b>2672.88</b>	<b>2852.60</b>	<b>2584.89</b>	<b>2483.01</b>	<b>-19.54%</b>
Interest Expenditure	1911.00	1849.64	1818.14	1699.44	1656.70	-13.31%
Operating Expenses	644.91	707.20	610.84	599.45	644.77	-0.02%
<b>Total Expenditure</b>	<b>2555.91</b>	<b>2556.84</b>	<b>2428.98</b>	<b>2298.89</b>	<b>2301.47</b>	<b>-9.95%</b>
<b>Operating Profit</b>	530.15	116.04	423.62	286.00	181.54	-65.76%
<b>Provision</b>	466.05	42.48	635.09	630.83	819.07	75.75%
<b>Net Profit</b>	<b>64.10</b>	<b>73.56</b>	<b>-211.47</b>	<b>-344.83</b>	<b>-637.53</b>	<b>-1094.59%</b>

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# OTHER INCOME

Amt. in Rs. Crore

	Q- 3 (2016-17)	Q- 4 (2016-17)	Q- 1 (2017-18)	Q- 2 (2017-18)	Q- 3 (2017-18)	Growth (%) (Q3-o-Q3)
Comm, Exch & Brokerage	39.75	47.24	39.82	40.35	49.45	24.40%
Profit from Trading	646.73	138.23	610.66	357.77	272.00	-57.94%
Profit from Exchange Trans.	36.06	4.27	34.82	24.99	32.75	-9.18%
Bad Debt Realization	45.22	40.98	19.97	15.75	46.17	2.10%
Other Misc. Income	46.33	90.58	74.05	70.33	78.00	68.36%
<b>Total Other Income</b>	<b>814.09</b>	<b>321.30</b>	<b>779.32</b>	<b>509.19</b>	<b>478.37</b>	<b>-41.24%</b>

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# OTHER EXPENDITURE

Amt. in Rs. Crore

	Q- 3 (2016-17)	Q- 4 (2016-17)	Q- 1 (2017-18)	Q- 2 (2017-18)	Q- 3 (2017-18)	Growth (%) (Q3-o-Q3)
<b>Establishment Expense</b>	405.66	449.64	383.54	370.19	391.08	-3.59%
<b>Rent , Taxes &amp; Lighting</b>	36.92	44.16	39.03	38.76	39.91	8.10%
<b>Printing &amp; Stationery</b>	6.55	7.41	6.59	5.56	4.64	-29.16%
<b>Depreciation</b>	24.37	26.96	26.19	29.50	32.35	32.75%
<b>Service charges</b>	57.89	72.37	55.59	49.74	58.48	1.02%
<b>Insurance</b>	37.67	33.32	35.10	40.33	43.86	16.43%
<b>Others</b>	75.85	73.34	64.80	65.37	74.45	-1.85%
<b>Total:</b>	<b>644.91</b>	<b>707.20</b>	<b>610.84</b>	<b>599.45</b>	<b>644.77</b>	<b>-0.02%</b>

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# PROVISIONS & CONTINGENCIES

Amt. in Rs. Crore

	Q-3 (2016-17)	Q-4 (2016-17)	Q-1 (2017-18)	Q-2 (2017-18)	Q-3 (2017-18)	Growth (%) (Q3-o-Q3)
<b>Provisions for NPA</b>	494.52	750.83	732.53	876.15	964.07	94.95%
<b>Provisions for NPI</b>	7.42	0.00	31.45	18.81	19.55	163.48%
<b>Depreciation on Investments</b>	35.75	84.64	54.53	-9.87	188.77	428.03%
<b>Deferred Tax Asset</b>	-122.49	-1016.88	-123.26	-122.26	-255.29	108.42%
<b>Service Tax/GST</b>	-1.78	0.70	2.46	0.00	0.00	-
<b>Others</b>	52.63	223.19	-62.62	-132.00	-98.03	-
<b>Total</b>	<b>466.05</b>	<b>42.48</b>	<b>635.09</b>	<b>630.83</b>	<b>819.07</b>	<b>75.75%</b>

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# ASSET QUALITY

Amt. in Rs. crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17
Gross NPA (Rs./Crore)	10845.31	10951.99	12164.90	12892.67	13720.69
Gross NPA ( % )	15.98	15.53	17.17	18.80	20.10
Net NPA (Rs/Crore)	6729.89	6591.85	7269.66	7279.64	7365.14
Net NPA Ratio (%)	10.62	10.02	11.10	11.63	11.96
PCR (%)	54.62	56.45	55.76	57.41	59.11

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# COMPOSITION GROSS NPA

Amt. in Rs. Crore

	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17
Substandard Assets	2214.67	1602.83	2274.53	1880.83	1900.44
Doubtful Assets	8490.55	9127.87	9665.42	10782.98	11709.61
Loss Assets	140.09	221.29	224.95	228.86	110.64
<b>Total NPA</b>	<b>10845.31</b>	<b>10951.99</b>	<b>12164.90</b>	<b>12892.67</b>	<b>13720.69</b>

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# MOVEMENT OF NPA

Amt In Rs. crore

	Q-3 (2016-17)	Q-4 (2016-17)	Q-1 (2017-18)	Q-2 (2017-18)	Q-3 (2017-18)
<b>Opening Balance</b>	<b>11134.47</b>	<b>10845.31</b>	<b>10951.99</b>	<b>12164.90</b>	<b>12892.67</b>
Reduction	470.43	1079.25	456.28	350.84	297.15
Upgradation (-)	28.72	94.32	90.06	13.71	10.10
Cash Recovery (incl. sale of assets) (-)	136.71 (-)	165.42 (537.86)	229.62 (119.70)	196.26 (73.07)	100.61 (21.77)
Write-off (-)	305.00	281.65	136.60	140.87	186.44
Fresh Slippages(+)	181.27	1185.93	1669.19	1078.61	1125.17
<b>Closing Balance</b>	<b>10845.31</b>	<b>10951.99</b>	<b>12164.90</b>	<b>12892.67</b>	<b>13720.69</b>

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# RESTRUCTURED ACCOUNTS

Particulars	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17
Total Advances	67866	70503	70839	68562	68250
Of which –NPA	10845	10952	12165	12893	13721
Restructured Advances - Standard	5797	5513	4838	4485	2337
Fresh Restructured during the quarter/increase in Balance	65	249	409	126	57
Closed / Recovery during the quarter	101	719	578	231	1729
Restructured A/c Slippage to NPA during the Quarter incl fresh NPA restructure	71	248	368	417	478
Closed/Recovery of NPA Restructured A/C during the quarter	2	332	174	133	58

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# PRODUCTIVITY RATIOS

*Annualised	Dec'16	Mar'17	Jun'17	Sep'17	Dec'17
Business Per Employee (Rs/Cr.)	12.52	13.04	13.11	13.25	13.25
Business Per Branch (Rs/Cr.)	95.89	96.17	95.40	94.79	94.23
Gross Profit Per Employee (Rs/ Lac)*	11.19	10.38	11.45	9.69	8.13
Gross Profit Per Branch (Rs/ Lac)*	85.71	75.64	82.64	68.84	57.50

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# CAPITAL ADEQUACY

Rs. In crore	Dec'16	Mar'17	Dec'17
Tier - I	6462.43	6367.77	5008.73
Of which- Common Equity	6318.32	6022.77	4068.73
Adjusted Additional Tier I (AT 1)	144.11	345.00	940.00
Tier II	1624.92	1563.09	2107.11
Total	8087.35	7930.86	7115.84
RWA	74612.99	71197.86	64812.34
CAR (%age)	10.84	11.14	10.98
Tier I	8.66	8.94	7.73
of which CET	8.47	8.46	6.28
Additional Tier AT -1	0.19	0.48	1.45
Tier -II	2.18	2.20	3.25

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# FINANCIAL INCLUSION

- Bank has covered 3070 Sub Service Areas(SSAs) covering 13250 un-banked villages and 4196 Bank Mitras are extending basic banking services from a fixed point location.
- 1.99 lakh Accounts have been opened during the quarter ended Dec'17. Thus, the total Basic Savings Bank A/c has increased from 126.70 lakh to 128.69 lakh with a total deposit of Rs. 1302.47 crore as at the end of Dec'17.
- Out of the above, Bank Mitras have mobilized Rs.1250.54 crore CASA deposit in 101.57 lakh accounts.
- Credit linkage through Bank Mitra channel has been established in 19.34 lakh FI customers with an outstanding amount of Rs.517.89 crore.
- Bank has rolled out JLG Loan module through Bank Mitras. 135897 FI customers have availed JLG loan where outstanding balance is Rs.80.13 crore as at Dec'17 with negligible issues.





# FINANCIAL INCLUSION (PMJDY)

- Under PMJDY, **119.58 lakh** accounts have been opened till end of Dec'17.
- Out of **119.58 lakh** accounts opened, **16.88 lakh** accounts (14.12%) are under 'Zero' balance category.
- **102.23 lakh** RuPay Debit Cards have been issued.
- **72.21 Lakh** PMJDY Accounts have been Aadhaar linked.
- **19.62 Lakh** customers have been enrolled under Pradhan Mantri Jan Suraksha Yojana (PMSBY).
- **3.75 Lakh** customers have subscribed for insurance cover under Pradhan Mantri Jeevan Bima Yojana (PMJJBY).
- Out of 1494 death claims lodged under PMJJBY, **1409** claims have been settled by LIC.
- Under PMSBY, as against 170 accidental insurance claims, NIC has settled **89** cases and repudiated 47 cases.

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# REGIONAL RURAL BANKS

HOLISTIC  
APPROACH  
TO  
FINANCIAL  
INCLUSION

- Bank has sponsored **4** RRBs, Bangiya Gramin Vikash Bank (West Bengal), Assam Gramin Vikash Bank (Assam), Tripura Gramin Bank (Tripura) and Manipur Rural Bank (Manipur).
- Combined branch network of the sponsored RRBs is **1169** with a combined business of **Rs. 39861** crore as on **31.12.2017**.
- **All** the branches of the RRBs are CBS enabled.

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**Thank you**



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