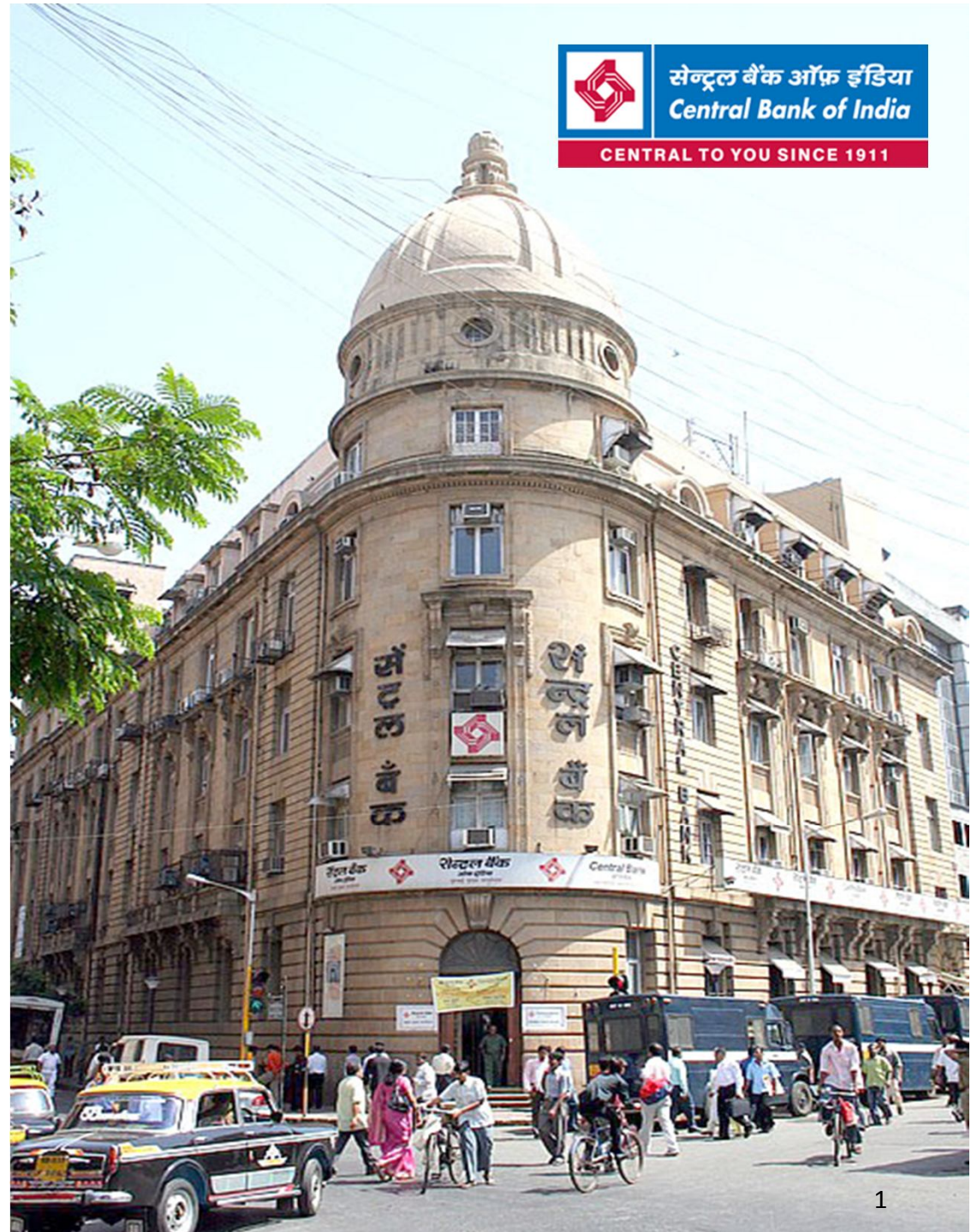




PERFORMANCE HIGHLIGHTS

For the
Quarter Ended
30th June 2012





Performance Highlights -Q1 FY 2012-13



- ❖ Total Business of the Bank increased to Rs.351221 crore from Rs. 311929 crore in June2011 , recording y-o-y growth of 12.60%.
- ❖ Deposits grew by 5.97% on y-o-y to Rs. 196977 crore from Rs. 185885 crore in June 2011. Gross Advance stood at Rs.154244 crore against Rs.126044 crore in corresponding period of last year, registering y-o-y growth of 22.37% .
- ❖ Total Income grew by 16.22% from Rs.4840 crore in June2011 to Rs. 5625 crore. Total Expenses increased to Rs. 4832 crore from Rs.4048 crore in same period last year.
- ❖ Bank has posted a Net Profit of Rs.336 crore, registering y-o-y growth of 19.57% over June 2011 that was Rs. 281 crore.
- ❖ Net Interest Margin stood at 2.64 % against 2.99% in last June.
- ❖ Return on Assets improved to 0.61% from 0.56% in June2011.
- ❖ Percentage of Gross NPA is at 4.87% & Net NPA 3.22%.
- ❖ CRAR under Basel-II is 11.58 % as against 12.68% in June2011.



Performance Highlights -Q1 FY 2012-13



BUSINESS GROWTH FY 2012-13 (Rs.in crore)

Parameters	Q1 FY 2011-12	Q1 FY 2012-13	Y-o-Y Growth	FY Mar' 2012
Deposits	1,85,885	1,96,977	5.98%	1,96,173
Loans & Advances	1,26,044	1,54,244	22.37%	1,50,725
Total Business	3,11,929	3,51,221	12.60%	3,46,898
Investments	60,710	59,750	-1.58%	59,577
CD Ratio	67.81	78.30	-	76.83



Performance Highlights -Q1 FY 2012-13

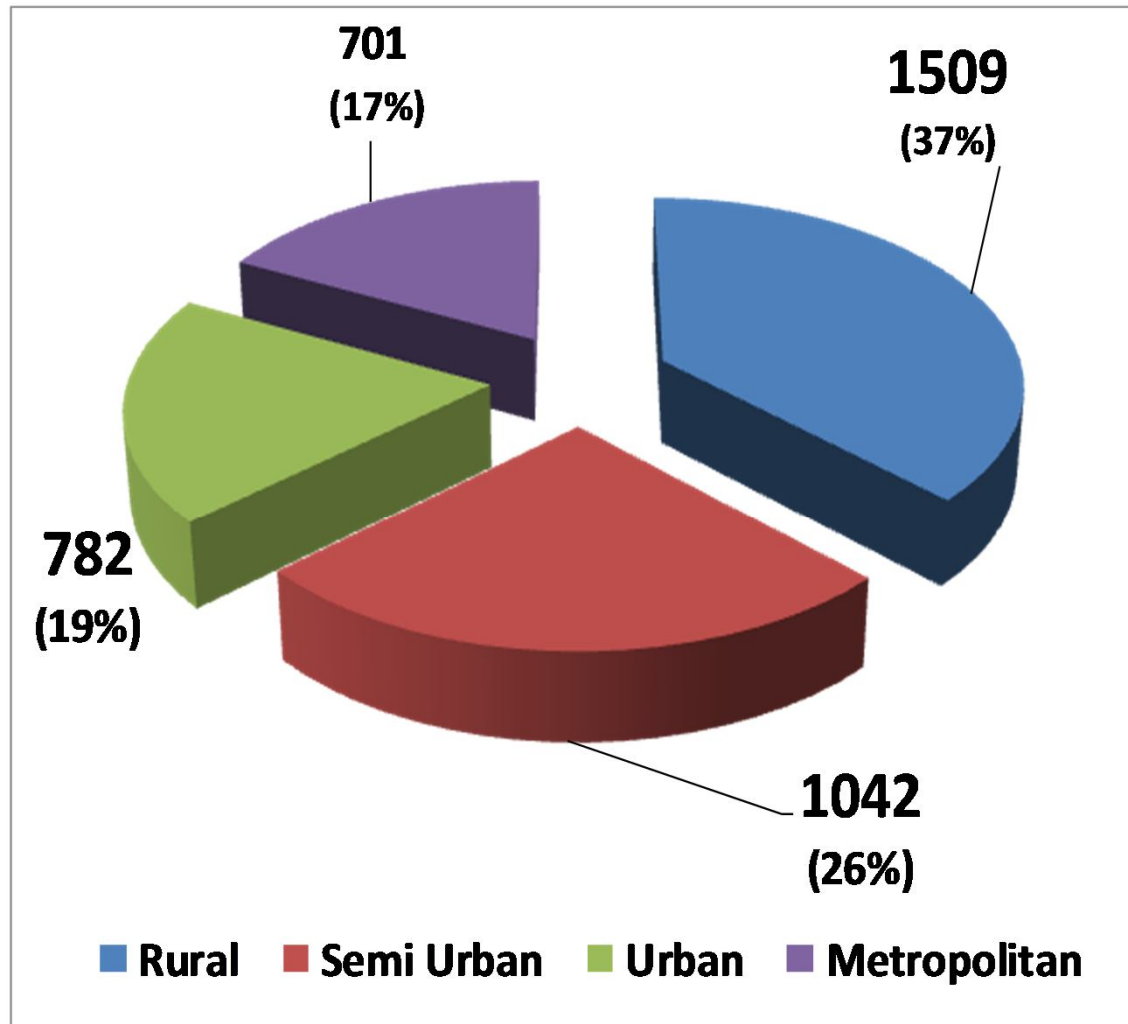


Rs. in crore

Parameters	Q1 FY-2011-12	Q1 FY-2012-13	Y-o-Y Growth	FY Mar-12
Total Business	311929	351221	12.60	346898
Total Deposits	185885	196977	5.97	196173
Total Loans and Advances	126044	154244	22.37	150725
Gross Income	4840	5625	16.22	20545
Net Interest Income	1330	1378	3.61	5169
Operating Profit	792	793	0.13	2815
Net Profit	281	336	19.57	533
Net Interest Margin	2.99	2.64	-	2.78
Cost of Deposits	6.80	7.47	-	7.20



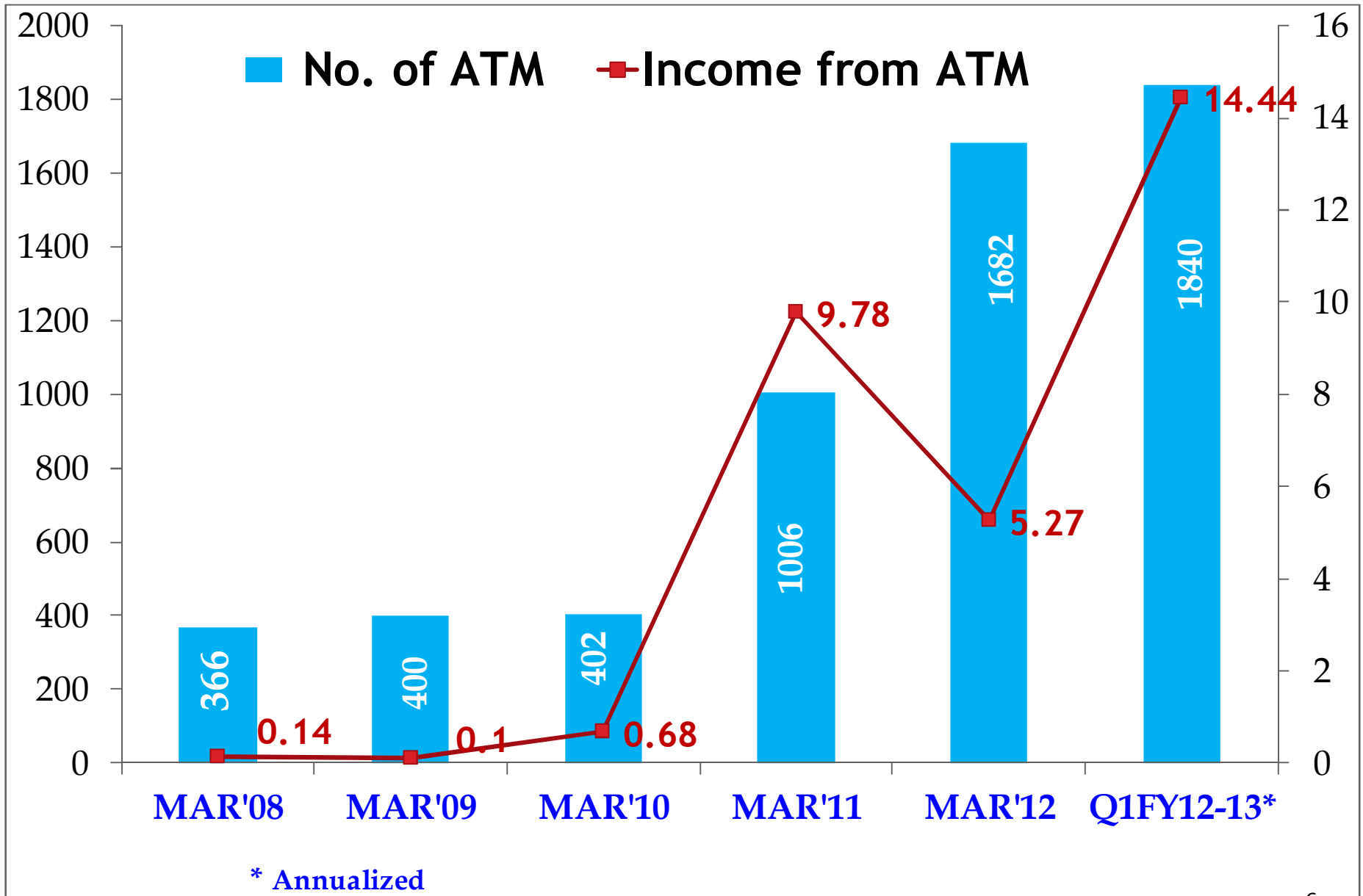
Branch Segmentation As On 30.06.2012



Total Branches	4034
Rural	1509
Semi Urban	1042
Urban	782
Metropolitan	701
ATMs	1840



Performance Highlights -Q1 FY 2012-13

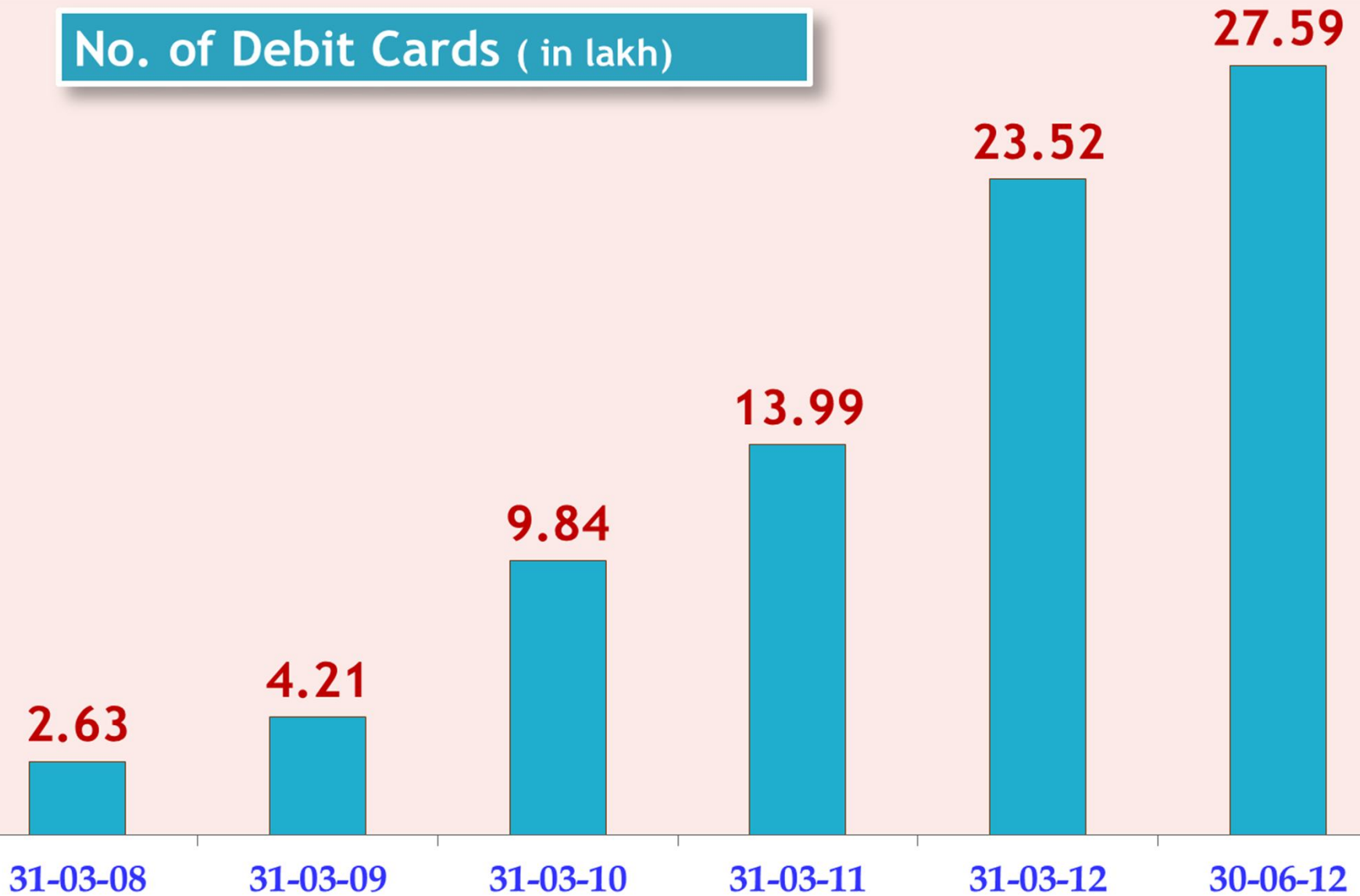




Performance Highlights -Q1 FY 2012-13

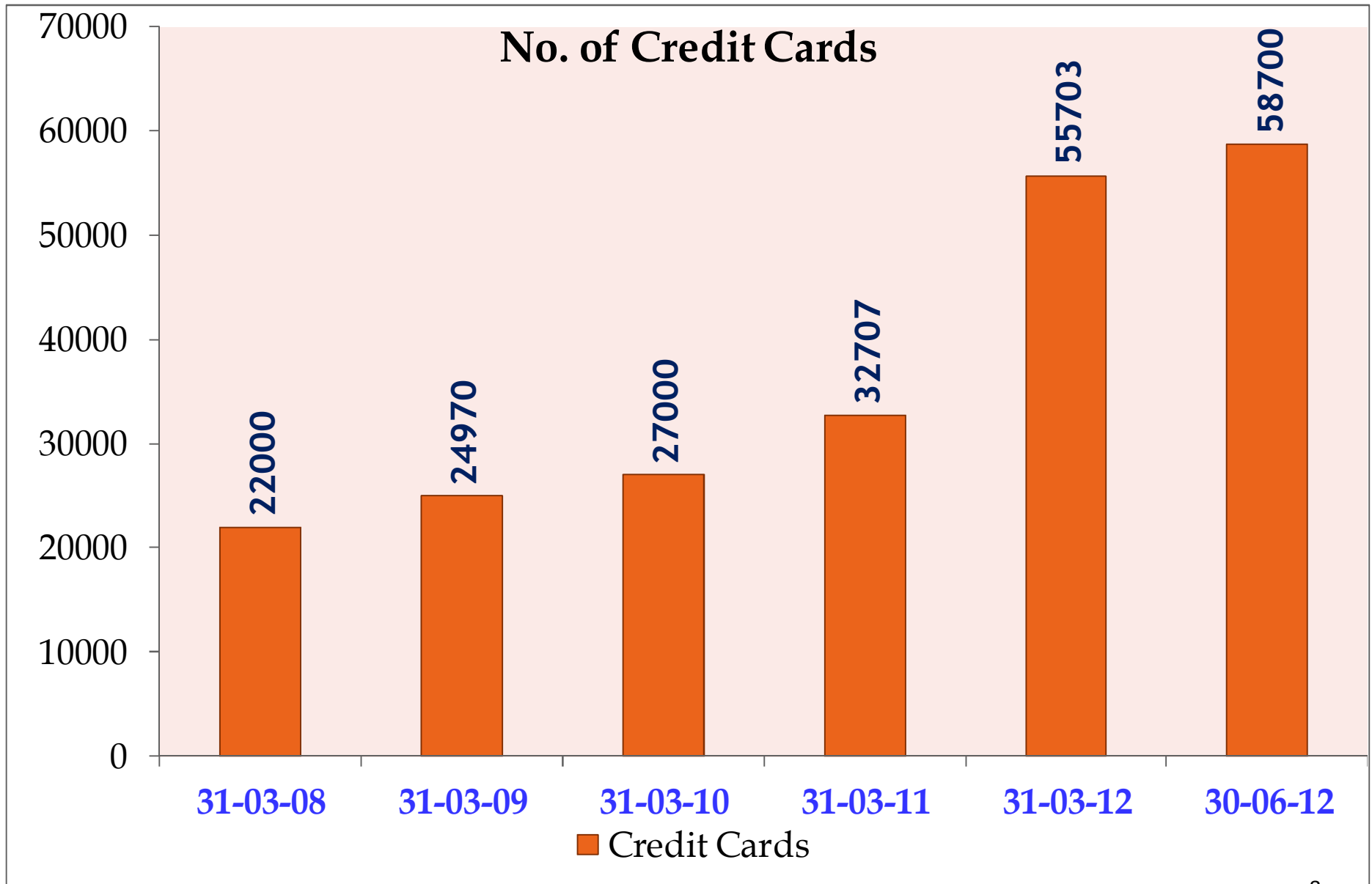


No. of Debit Cards (in lakh)



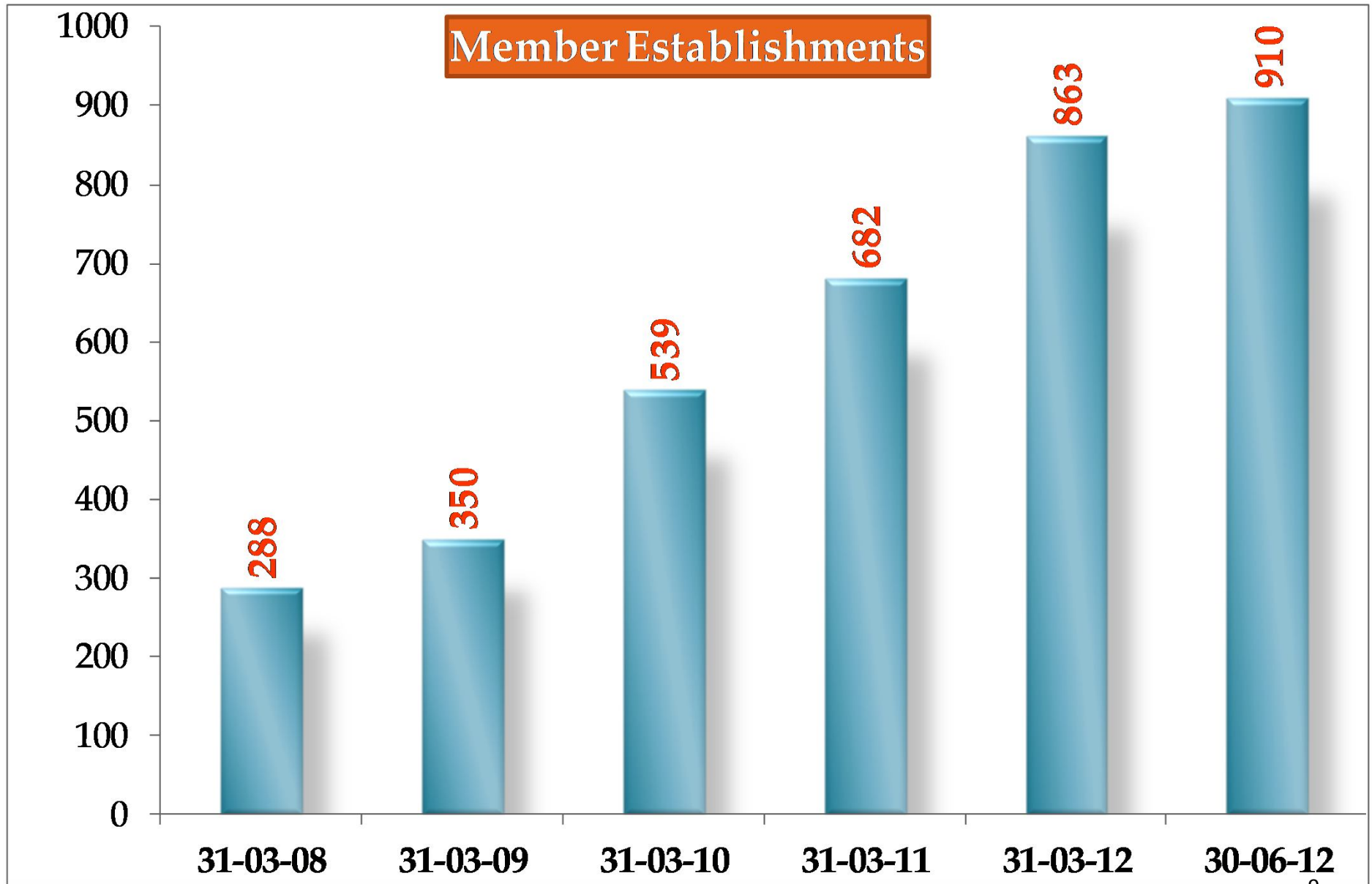


Performance Highlights -Q1 FY 2012-13





Performance Highlights -Q1 FY 2012-13

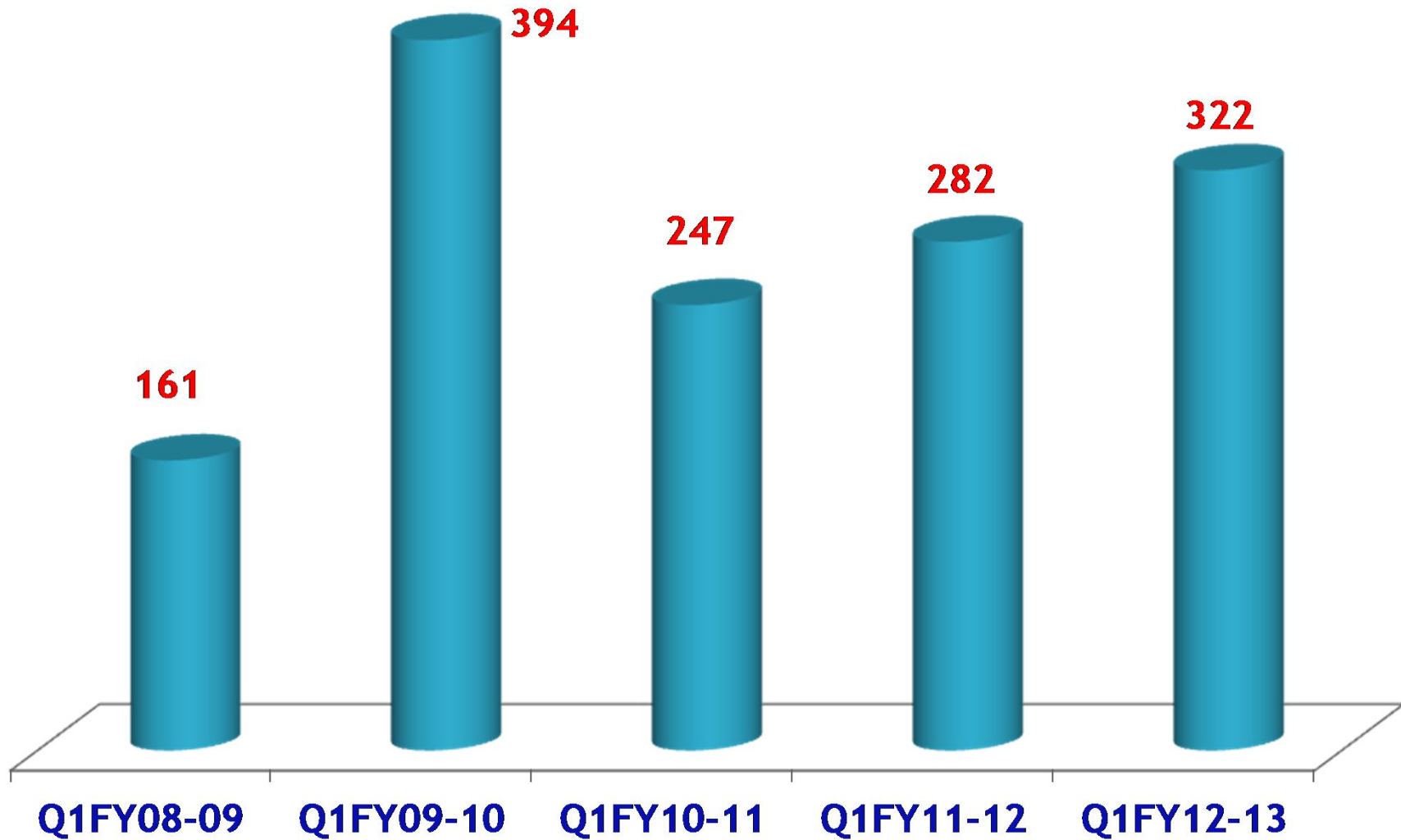




Performance Highlights -Q1 FY 2012-13



Quarterly Movement of Other Income (Rs. in crore)

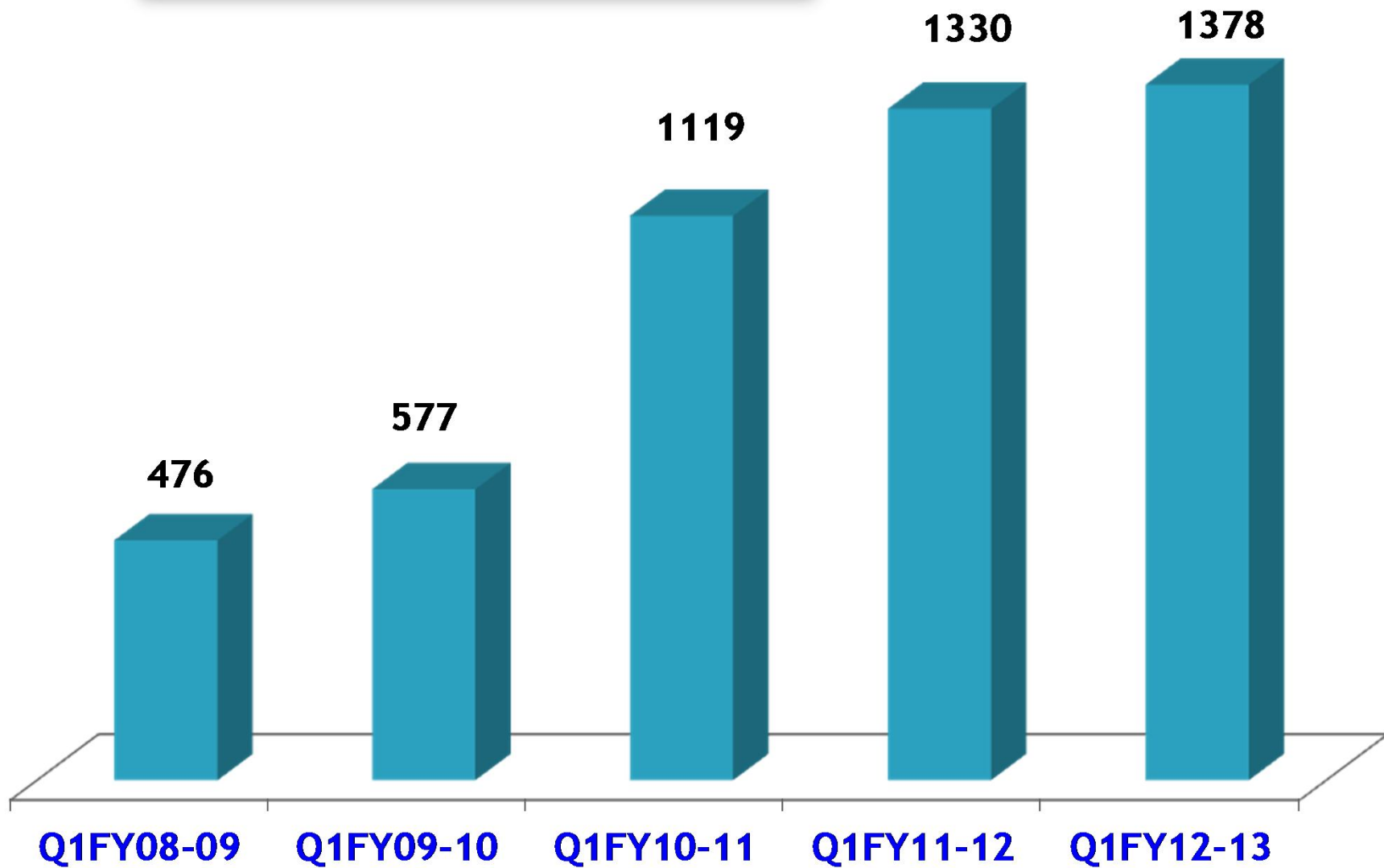




Performance Highlights -Q1 FY 2012-13



Net Interest Income (Rs. in crore)

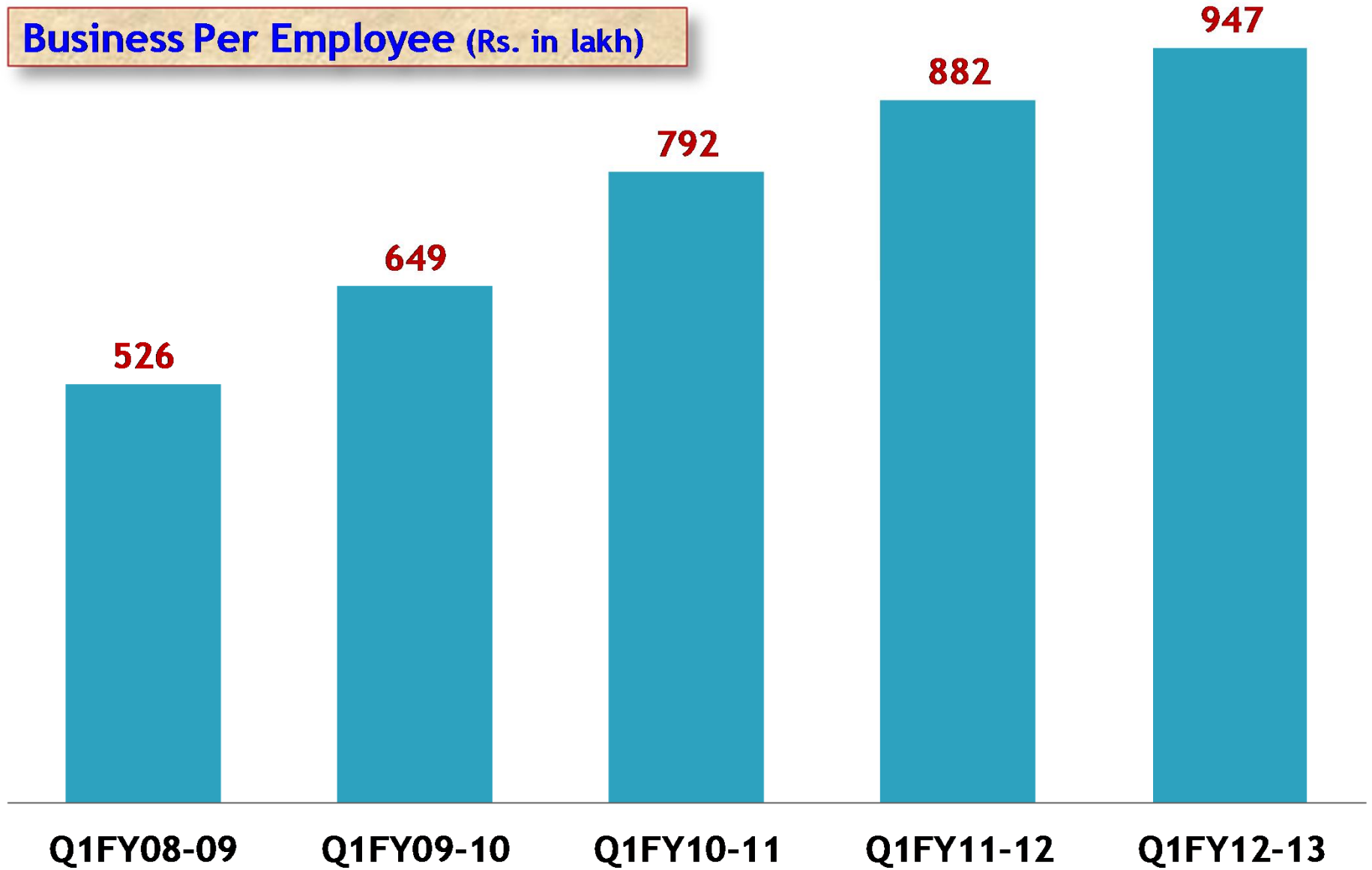




Performance Highlights -Q1 FY 2012-13



Business Per Employee (Rs. in lakh)





Performance Highlights -Q1 FY 2012-13



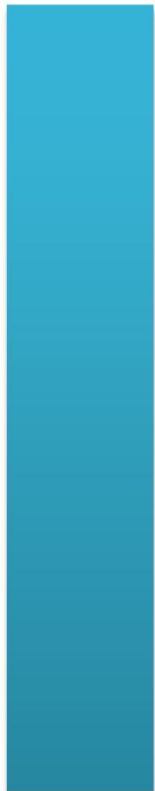
Net Profit Per Employee
(Rs. in lakh) (Annualised)

2.80



Q1FY08-09

3.30



Q1FY09-10

4.21



Q1FY10-11

3.37



Q1FY11-12

3.76



Q1FY12-13

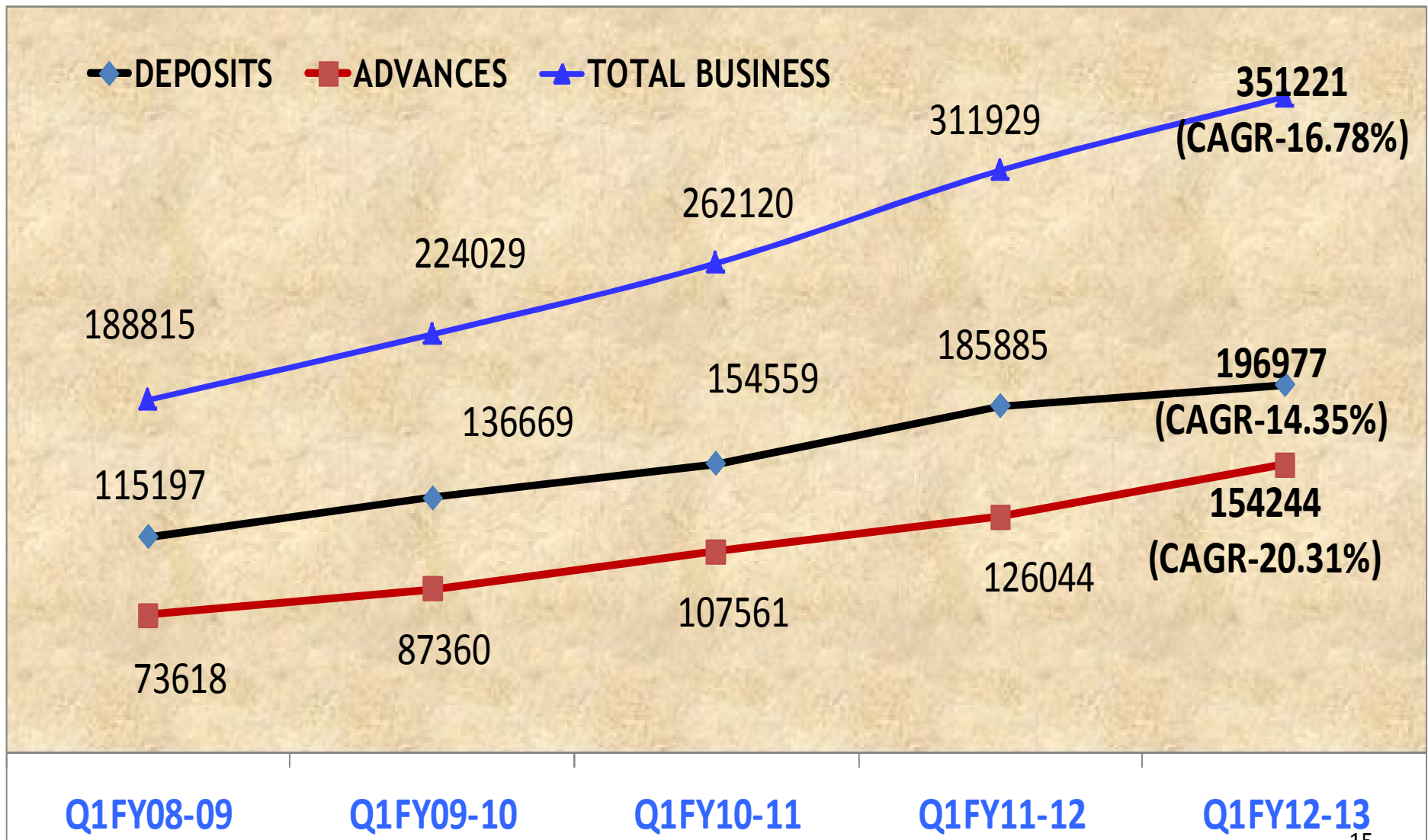
BUSINESS



Performance Highlights -Q1 FY 2012-13



Quarterly Business Growth (Rs. in crore)





Performance Highlights -Q1 FY 2012-13



Business Growth

(Rs. in Crore)

Particulars	Q1 FY 2011-12	Q1 FY 2012-13	Y o Y Growth (%)	FY 2011-12
Deposits	185885	196977	5.97	196173
Loans and Advances	126044	154244	22.37	150725
Total Business	311929	351221	12.60	346898
Investments	60710	59751	-1.58	59577



Performance Highlights -Q1 FY 2012-13



Segment-wise Deposits

(Rs. in Crore)

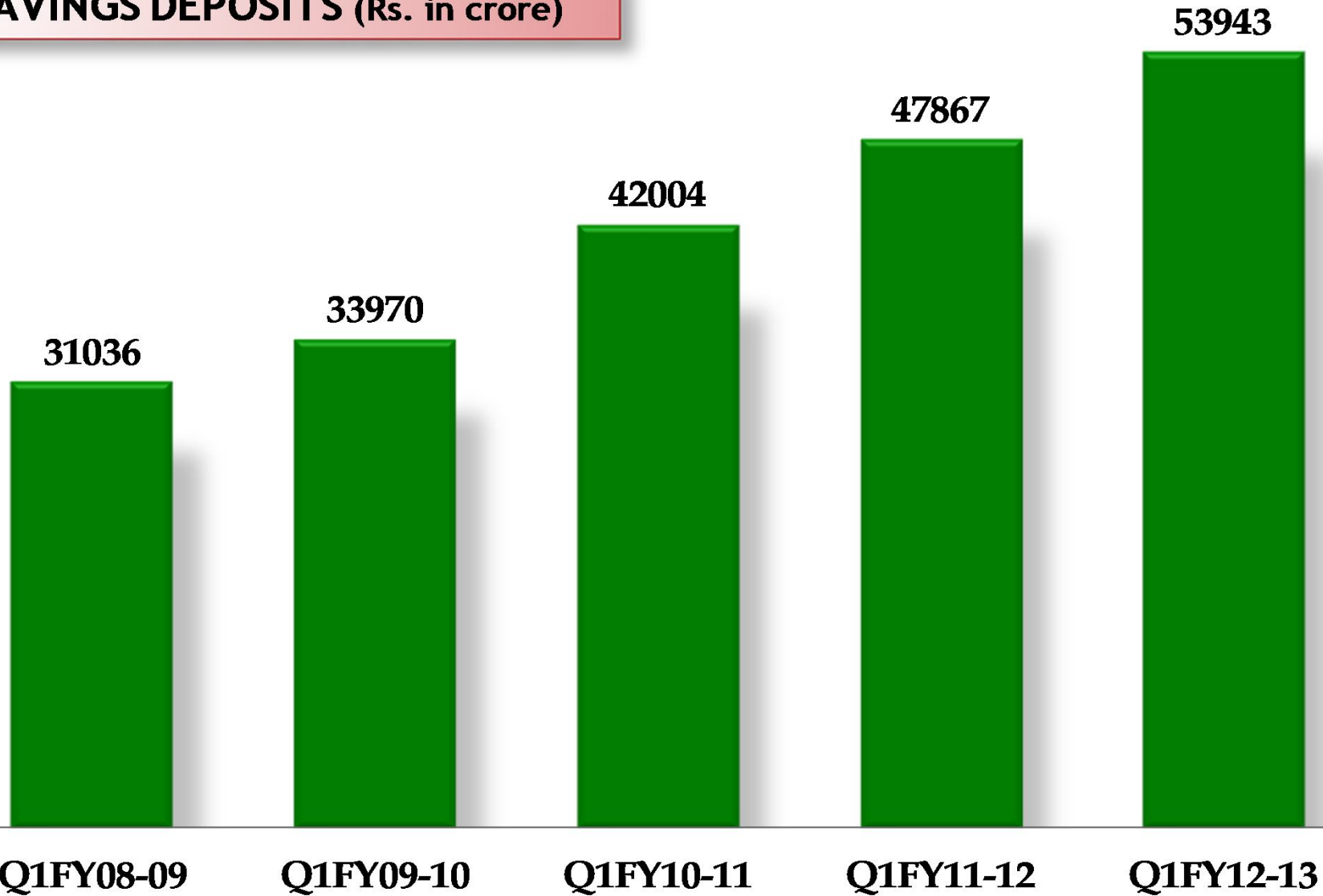
Particulars	Q1 FY -2011-12	Q1 FY-2012-13	Y o Y Growth (%)	MAR'12
Current	12686	10837	-14.58	12680
Savings	47867	53943	12.69	52595
Total CASA	60553	64780	6.98	65275
Term	125332	132197	5.48	130898
Total Deposits	185885	196977	5.97	196173
Share of CASA (%)	32.58	32.89	-	33.27



Performance Highlights -Q1 FY 2012-13



SAVINGS DEPOSITS (Rs. in crore)

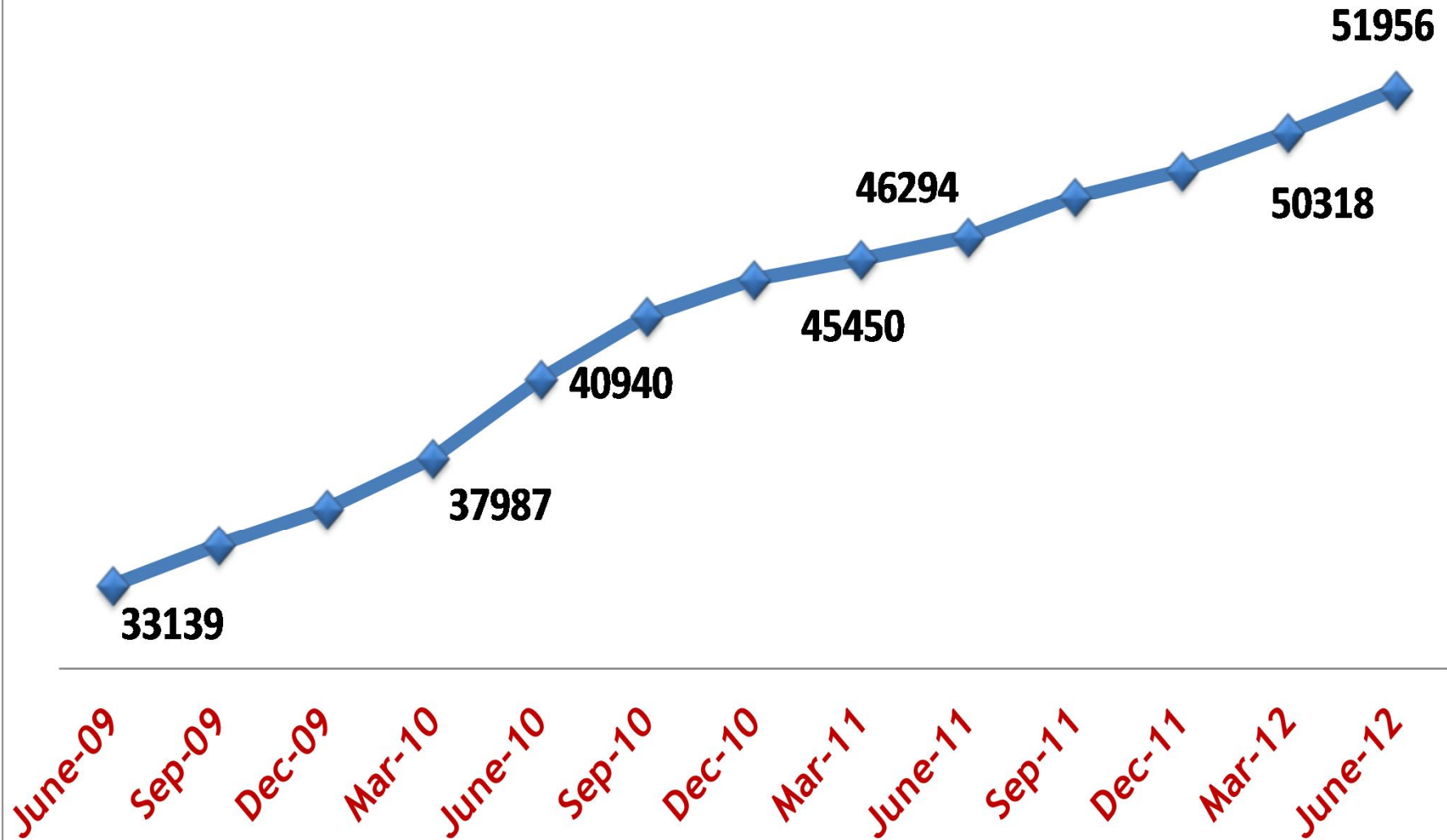




Performance Highlights -Q1 FY 2012-13



Average Saving Deposits (Rs. in crore)

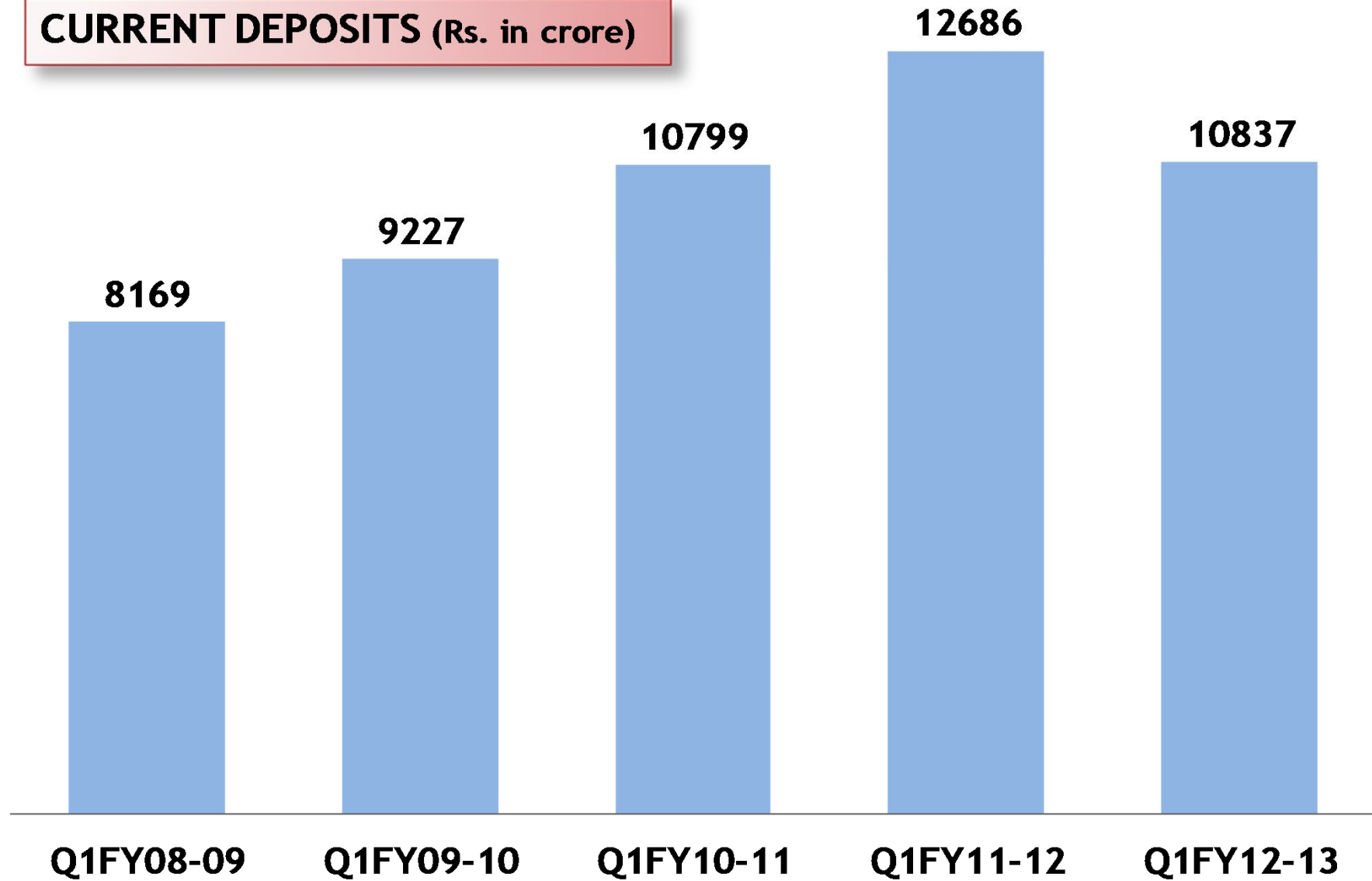




Performance Highlights -Q1 FY 2012-13



CURRENT DEPOSITS (Rs. in crore)

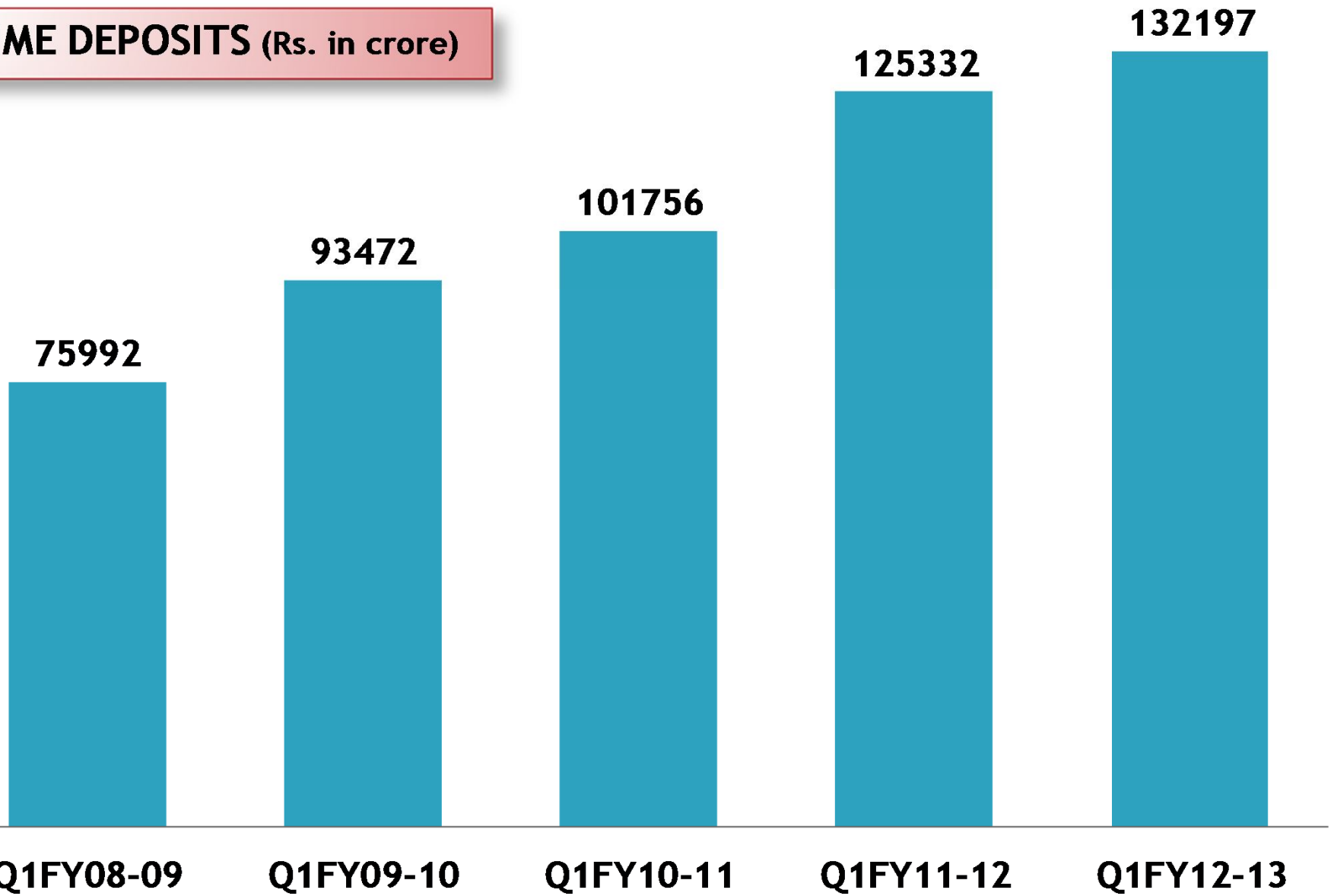




Performance Highlights -Q1 FY 2012-13

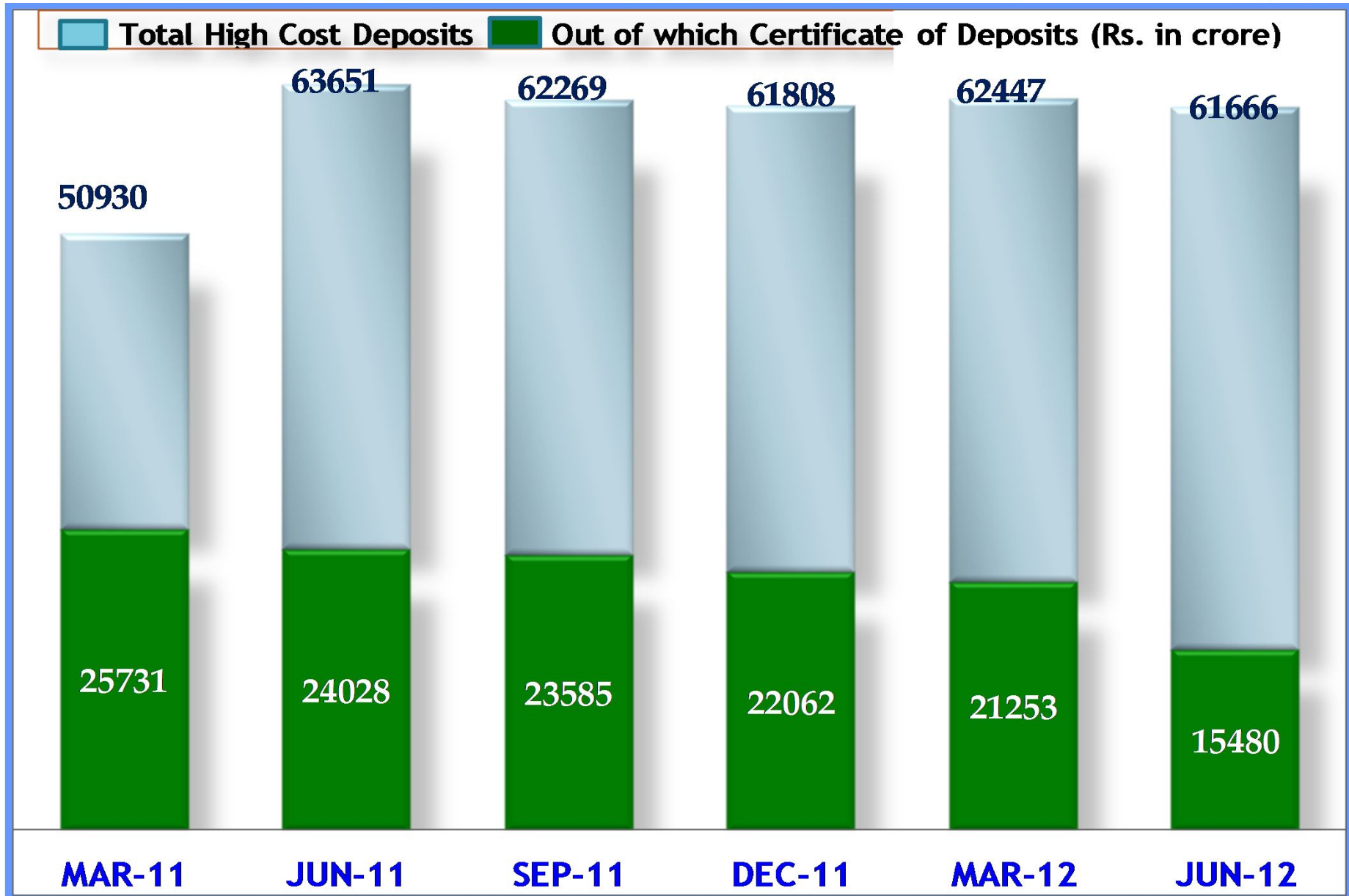


TIME DEPOSITS (Rs. in crore)





Performance Highlights -Q1 FY 2012-13

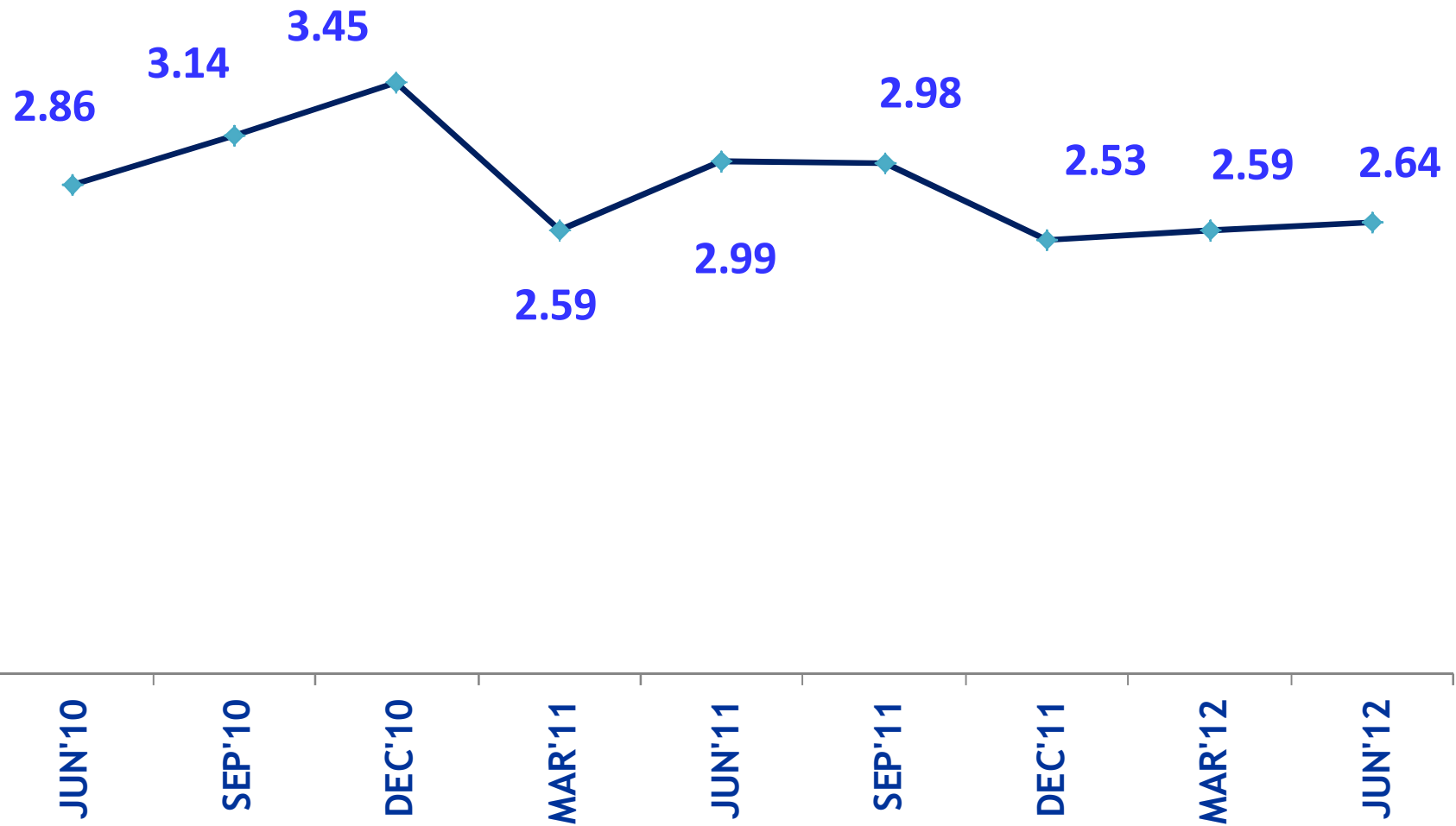




Performance Highlights -Q1 FY 2012-13



Net Interest Margin (%)





Performance Highlights -Q1 FY 2012-13



Segment Wise Loans And Advances (Rs. in Crore)

Particulars	Q1 FY -2011-12	Q1 FY-2012-13	Y o Y Growth (%)
Total Loans & Advances	126044	154244	22.37
Corporate Credit	76457	92650	21.18
Retail Credit	49587	61594	24.21
Agriculture	16394	19782	20.67
- Direct Agriculture	10803	15833	46.56
- Indirect Agriculture	5591	3949	-29.37
MSME	13221	15735	19.02
Retail Loans (Schematic)	12986	17640	35.84

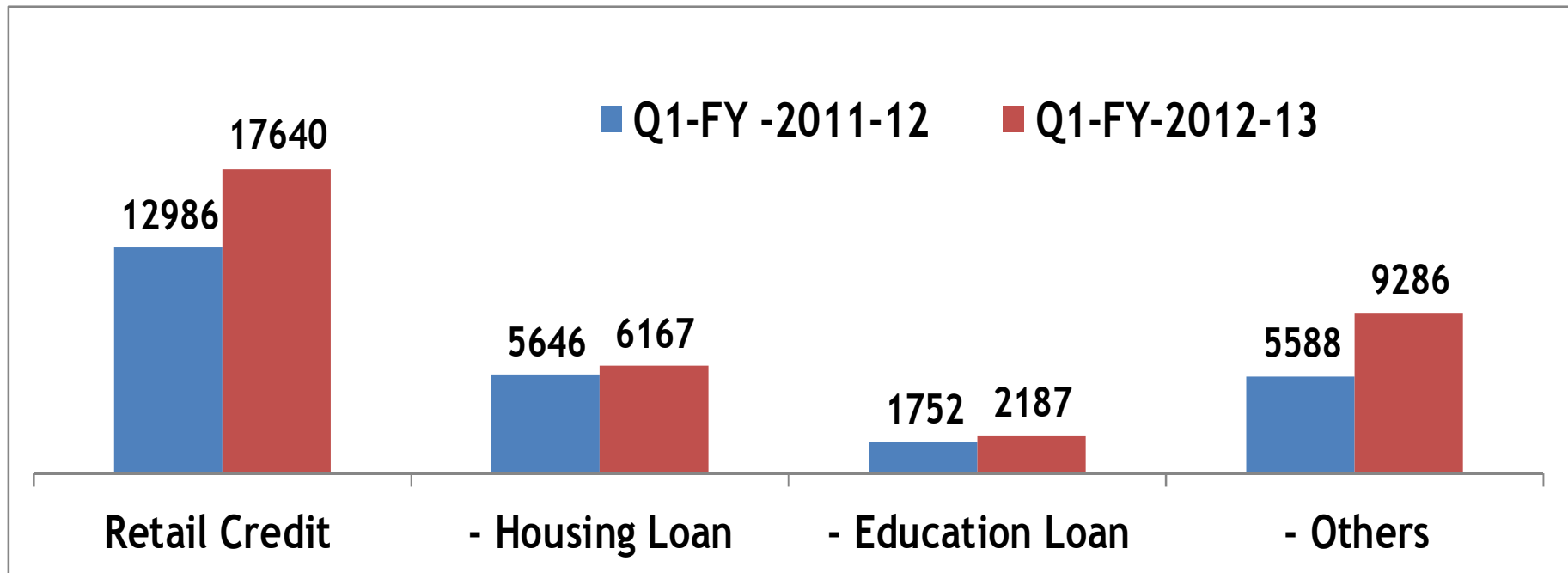


Performance Highlights -Q1 FY 2012-13



Retail Advances Portfolio

(Rs. in Crore)



Particulars	Q1-FY -2011-12	Q1-FY-2012-13	Y o Y Growth (%)
Retail Credit	12986	17640	35.84
- Housing Loan	5646	6167	9.23
- Education Loan	1752	2187	24.83
- Others	5588	9286	66.18



Performance Highlights -Q1 FY 2012-13



PERFORMANCE OF RETAIL ADVANCES (Rs. in crore)				
	Q1 FY 2012	Q1 FY2013	Y-o-Y Gr. (%)	Mar 2012
HOUSING LOAN	5646	6167	9.23	6282
EDUCATION LOAN	1752	2186	24.77	2154
CENT PERSONAL GOLD LOAN	152	409	169.08	319
CENT SAHYOG	-	317	-	200
LOAN AGAINST PROPERTY	3559	6123	72.04	5661
i. CENT MORTGAGE	2011	3809	89.41	3372
ii. CENT TRADE	1416	2134	50.71	2106
iii. CENT RENTAL	78	91	16.67	100
iv. CENT SWABHIMAAN	19	23	21.05	22
v. CENT SWABHIMAAN PLUS	35	66	88.57	61
OTHERS	1877	2438	29.89	2299
GRAND TOTAL	12986	17640	35.84	16915



FINANCIALS



Performance Highlights -Q1 FY 2012-13



Profitability

(Rs. in Crore)

Particulars	Q1-FY -2011-12	Q1-FY-2012-13	YoY Growth (%)	FY-2011-12
Gross Income	4840	5625	16.22	20545
Gross Expenses	4048	4832	19.37	17730
Operating Profit	792	793	0.13	2815
Net Profit	281	336	19.57	533
NIM (%)	2.99	2.64	-	2.78
Net Interest Income	1330	1378	3.61	5169
Non-Interest Income	282	322	14.18	1395



Performance Highlights -Q1 FY 2012-13



Profit from Core Operations

(Rs. in Crore)

Particulars	Q1 FY11-12	Q1 FY12-13	Variations		FY11-12
			Amt.	%	
Net Profit	281	336	55	19.57	533
Treasury Trading Profit	104	102	-2	-1.92	320
Depreciation/ Provision on Investments	108	-39	-147	-136.11	151
Core Net Profit	285	195	-90	-31.58	364
Operating Profit	792	793	1	0.13	2815
Treasury Trading Profit	104	102	-2	-1.92	320
Core Operating Profit	688	691	3	0.44	2495



Performance Highlights -Q1 FY 2012-13



Profitability Indicators (%)

Particulars	Q1 FY 2011-12	Q1 FY-2012-13	FY 2011-12
Yield on Advances	11.37	11.16	11.36
Yield on Investments	7.29	7.56	7.53
Cost of Deposits	6.80	7.47	7.20
Cost to Income Ratio	50.90	53.36	57.11
Non-Interest Income/ Total Income	5.83	5.72	6.78



Performance Highlights -Q1 FY 2012-13



Non Interest Income

(Rs. in Crore)

Particulars	Q1 FY 11-12	Q1 FY12-13	Y o Y Growth (%)	FY 2011-12
Commission/ Exchange & Brokerage	134	173	29.10	664
Trading Profit on Investment (Net)	104	102	-1.92	320
Recovery in Written- off Accounts	17	28	64.71	149
Other Income	27	19	-29.63	262
Total Non Interest Income	282	322	14.18	1395



Performance Highlights -Q1 FY 2012-13



Cost to Income Ratio

(Rs. in crore)

Particulars	Q1 FY 2011-12	Q1 FY 2012-13	Y o Y Gr. (%)	FY 11-12
Total Expenses	4048	4832	19.37	17730
Total Income	4840	5625	16.22	20545
Cost to Income Ratio	50.90%	53.36%	-	57.11%



Performance Highlights -Q1 FY 2012-13



Key Performance Indicators

Particulars	Q1 FY -2011-12	Q1 FY-2012-13	FY 2012-13
Return on Average Return Assets (%)	0.56	0.61	0.26
Earning per Share (Rs.)	4.35	3.97	5.95



Performance Highlights -Q1 FY 2012-13



Investments : Classifications

(Rs. in crore)

Particulars	Q1 FY 2011-12	% of Total Portfolio	Q1 FY-2012-13	% of Total Portfolio
SLR	52164.86	85.92	51212.48	85.71
Non-SLR	8545.28	14.08	8538.48	14.29
TOTAL	60710.14	100	59750.96	100
Held for Trading	591.40	0.97	39.96	0.07
Available For Sale	15758.38	25.96	13428.40	22.47
Held To Maturity	44360.36	73.07	46282.60	77.46
M. Duration	3.37		3.56	

ASSET QUALITY & CAPITAL STRUCTURE



Performance Highlights -Q1 FY 2012-13



Stressed Asset Movement (Rs. in Crore)

Particulars	Q1 FY 2011-12	Q1 FY2012-13	FY 2011-12
Gross NPAs: Opening on 1 st April	2394	7273	2394
Add: Slippages (Net of URI)	590	1448	6446
Less: Deductions			
1. Write off	1	287	226
2. Up-gradation	26	586	587
3. Recoveries	74	338	754
Gross NPA	2883	7510	7273
Gross NPA as % of GBC	2.29	4.87	4.83
Net NPA	1082	4853	4557
Net NPA as % Net Advances	0.87	3.22	3.09



Performance Highlights -Q1 FY 2012-13



Size-wise NPA

(Rs. in crore)

EXPOSURE	Q1FY11-12	Q1FY12-13	FY2011-12
UP TO 1 Lakh	196	492	423
1Lakh -10 Lakh	468	1245	1509
10 Lakh - 1 crore	647	618	681
Above 1 Crore	1572	5155	4660
Total	2883	7510	7273



Performance Highlights -Q1 FY 2012-13



Sector-wise NPA

(Rs. in crore)

SECTOR	Q1FY11-12	Q1FY21-13	FY2011-12
POWER - Generation	-	-	-
POWER - Distribution	-	700	462
AVIATION	25	391	391
INFRASTRUCTURE	287	807	592
CONSTRUCTION	149	19	49
TEXTILES	66	200	433
TELECOM	-	70	64
OTHERS	2356	5323	5282
TOTAL	2883	7510	7273



Performance Highlights -Q1 FY 2012-13



NPA in Retail Credit													(Rs in Crore)		
Type	31.03.11			30.06.11			31.03.12			30.06.12					
	o/s- AMT	NPA-AMT	NPA(%)	o/s-AMT	NPA-AMT	NPA(%)	o/s-AMT	NPA-AMT	NPA(%)	o/s-AMT	NPA-AMT	NPA(%)			
Secured w/o Mortgage	546	5	0.92%	627	19	3.00%	980	42	4.24%	1082	47	4.36%			
Secured with Mortgage of which	9412	268	2.85%	10257	719	7.01%	13344	693	5.19%	13788	716	5.20%			
Housing Loan	5667	177	3.12%	5645	526	9.32%	6282	381	6.06%	6167	383	6.21%			
Cent Mortgage	1171	19	1.62%	2011	55	2.73%	3372	86	2.54%	3809	100	2.62%			
Unsecured	2004	43	2.13%	2101	122	5.79%	2591	204	7.86%	2770	240	8.68%			
Grand Total	11962	316	2.64%	12986	860	6.62%	16915	938	5.55%	17640	1004	5.69%			
Share of Secured to Total Retail advances	83%	86%		84%	86%		85%	78%		84%	76%				



Performance Highlights -Q1 FY 2012-13



Stressed Asset Details

(Rs. in crore)

Particulars	Q1 FY -2011-12	Q1 FY-2012-13	FY 2011-12
Gross Advances	126044	154244	150725
Standard	123161	146734	143452
Sub-Standard	1235	5220	4736
Doubtful	1481	2214	2498
Loss	167	76	39
Provisions	263	382	2717
Provision Coverage Ratio	65.16	40.76	40.62



Performance Highlights -Q1 FY 2012-13



Exposure to Infrastructure (Rs.in crore)

Sl.	Type of Infrastructure	Q1 FY -2012	Q1 FY -2013	Y-o-Y Gr. %	31.03.12
1	Road & Highways	2352	3252	38.27	2942
	% of Road to Total Infrastructure	8.96	9.90		9.43
2	Port & Shipyard	1002	978	-2.40	1044
	% of Port to Total Infrastructure	3.82	2.98		3.35
3	Air-Port Infrastructure	861	1064	23.58	879
	% of Air-Port to Total Infrastructure	3.28	3.24		2.82
	SUB-TOTAL (Road/Port/Air-Port)	4215	5294	25.60	4865
	% of Road/Port/Air Port to Total Infrastructure	16.06	16.12		15.60
5	Power (Generation, Transmission & Distribution)	17379	22122	27.29	21432
	% of Power Sector to Total Infrastructure	66.20	67.37		68.72
6	Telecommunication	2426	2597	7.05	2268
	% of Telecommunication to Total Infrastructure	9.24	7.91		7.27
7	Other Infrastructure (Education, Health Care , Refinery , Cold Storage etc.)	2232	2822	26.43	2622
	% other Infrastructure to Total Infrastructure	8.50	8.59		8.41
	TOTAL INFRASTRUCTURE	26252	32835	25.08	31187
	% of Total Infrastructure to Total Loans	20.83	21.25		20.69
	Total Loans	126044	154497	22.57	150725



Performance Highlights -Q1 FY 2012-13



EXPOSURE TO COMMERCIAL REAL ESTATE (Rs. in crore)

Particulars	Q1 FY -2012	Q1 FY -2013	y-o-y Gr. (%)	Mar'12
Total Outstanding	5826	5964	2.37	6062
Out of which				
Comm. Space Housing	258	815	215.89	1104
Residential Complex	3735	3299	-11.67	3213
IT Park	640	758	18.44	769
Mall	1089	819	-24.79	901
SEZ	104	273	162.50	75
Lease Rentals (included in commercial space)	223	624	179.82	829



Performance Highlights -Q1 FY 2012-13



CAPITAL MARKET EXPOSURE (Rs. in crore)

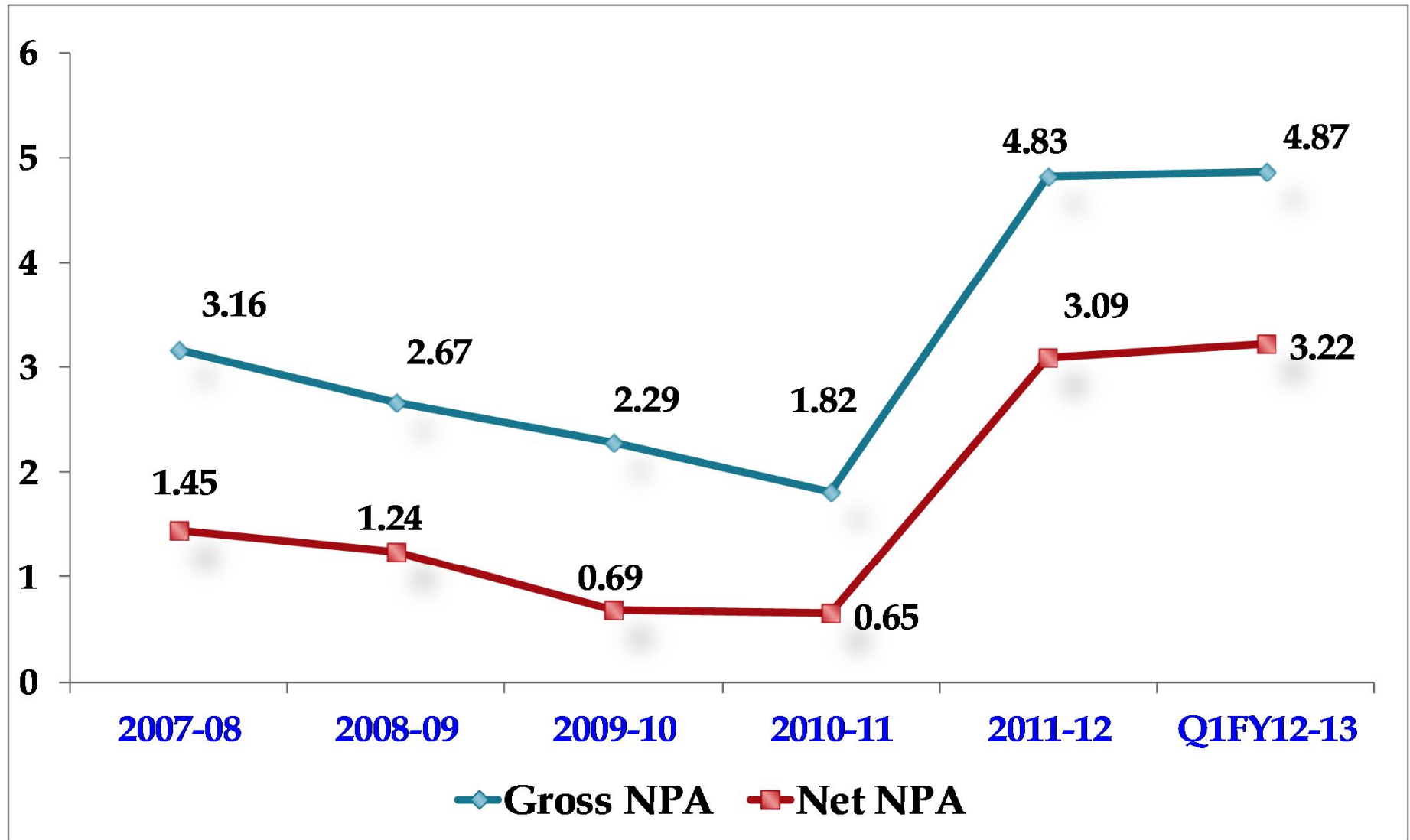
Sl .	TYPE	EXPOSURE	Q1-FY2012	Q1-FY2013	Y-O-Y Gr. (%)
1	INDIRECT	Credit-FUND BASED	1431.32	985.03	-31.18
		Credit-NON-FUND BASED	115.81	158.95	37.25
		SUB-TOTAL	1547.13	1143.98	-26.06
2	DIRECT INVESTMENT	EQUITY , EQ. Oriented MF, Convertible Bonds/Deb., VC, & Others	892.62	1014.15	13.61
	TOTAL EXPOSURE (1+2)		2439.75	2158.13	-11.54



Performance Highlights -Q1 FY 2012-13



Movement of Asset Quality





Performance Highlights -Q1 FY 2012-13



Restructured Assets

(Rs. in crore)

Sl.	Details of Restructured Accounts	Accounts	Amount
1	Total Restructured Assets as on 30.06.2012 Of which under CDR Mechanism	30140	20686 3436
2	Out of which incremental increase in Q1-FY 2012-13	28	2674
3	% of Restructured Advances/ Portfolio to Total Loans and Advances (as on 30-06-2012)	---	13.39
4	- Of which Slippage into NPA	3326	2008
5	Restructured Loans that slipped into NPA during the quarter	0	0



Performance Highlights -Q1 FY 2012-13



Restructured NPAs & Standard Assets

(Rs. in crore)

Standard Restructured	Total Standard Restructured (Rs. in crore)		Of which slipped to NPA (Rs. in crore)
	A/C	Amount	Amount
A/C Restructured in FY 09-10	4407	3059.76	225.66
A/C Restructured in FY 10-11	5568	500.02	240.31
A/c Restructured in FY 11-12	3534	11624.43	1803.35
Total Restructured as on 31-03-2012	49015	18169.52	-
Total Restructured as on 30-06-2012	30140	20685.53	2008.46
Outstanding restructured Assets as on 30.06.2012			
Restructured - Standard Assets	26814	18677.07	-
Restructured - Non-Performing Assets	3326	2008.46	
Total	30140	20685.53	-



Performance Highlights -Q1 FY 2012-13



Provisions

(Rs. in crore)

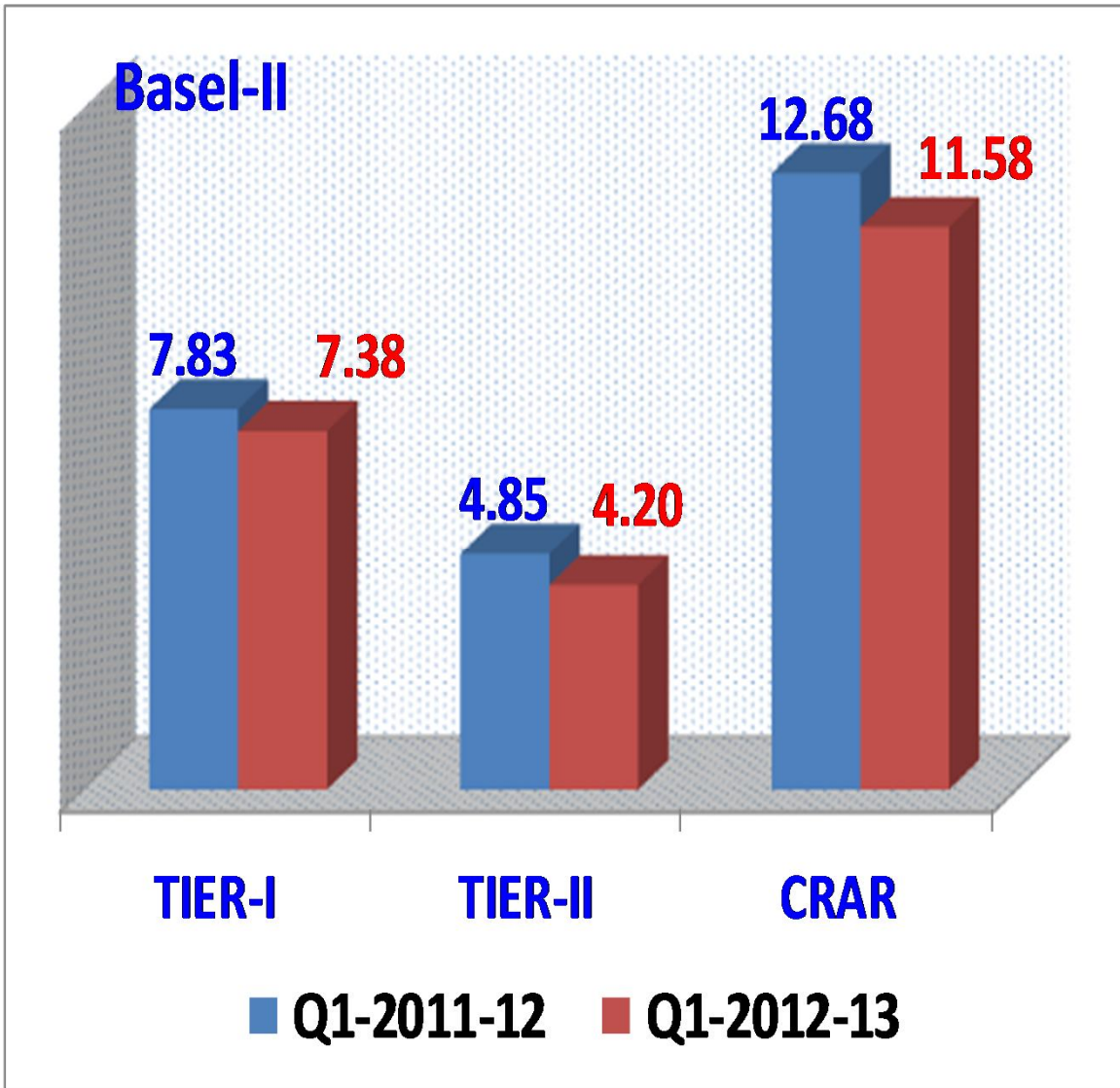
Particulars	Q1 FY -2011-12	Q1 FY-2012-13	FY 2011-12
Taxation	118	104	113
On Standard Assets	2	9	54
NPA	263	186	1375
Restructured	28	196	587
Depreciation/Provision on Investments	108	-39	151
Others	-8	1	2
Total	511	457	2282



Performance Highlights -Q1 FY 2012-13



Capital Adequacy Ratio (%)



	Q1 FY11-12	Q1 FY12-13
Basel I		
CRAR	12.33	11.24
Tier I	7.60	7.14
Tier II	4.73	4.10
Basel II		
CRAR	12.68	11.58
Tier I	7.83	7.38
Tier II	4.85	4.20



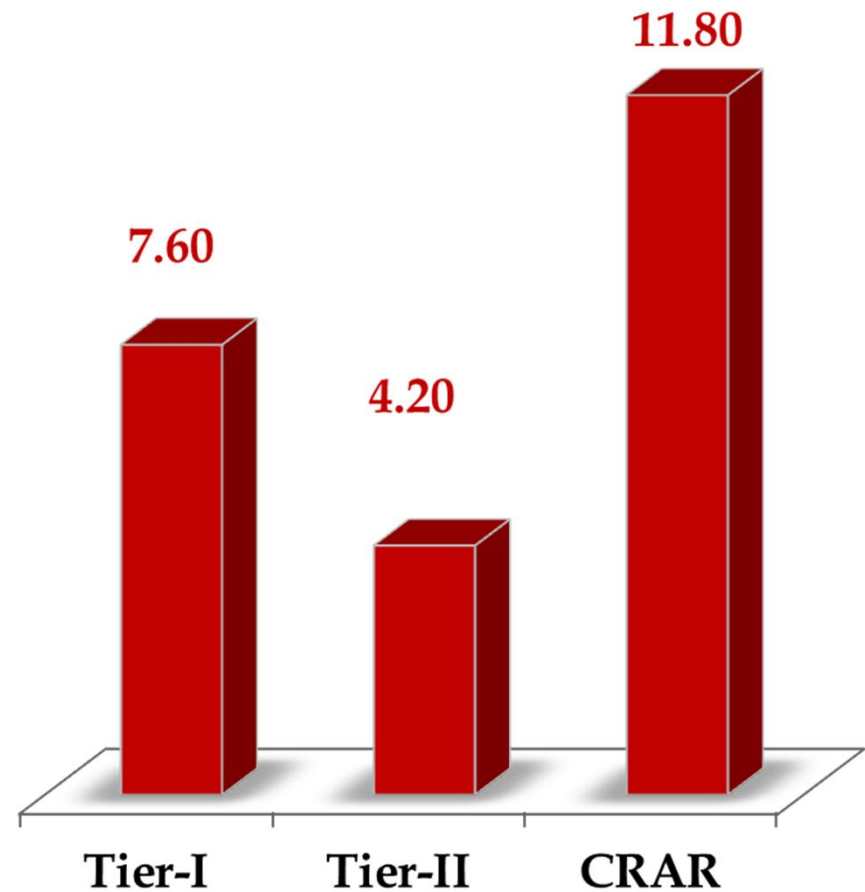
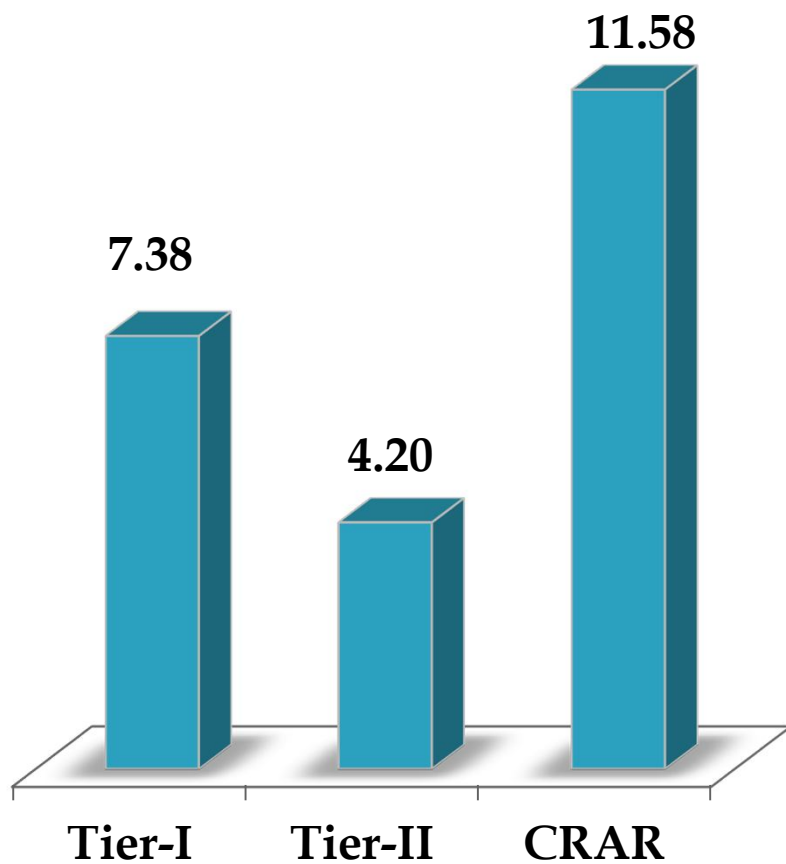
Performance Highlights -Q1 FY 2012-13



CAPITAL ADEQUACY RATIO AFTER TAKING JUNE '12 PROFIT

Q1FY12-13

Q1FY12-13 (AFTER TAKING JUN'12 PROFIT)

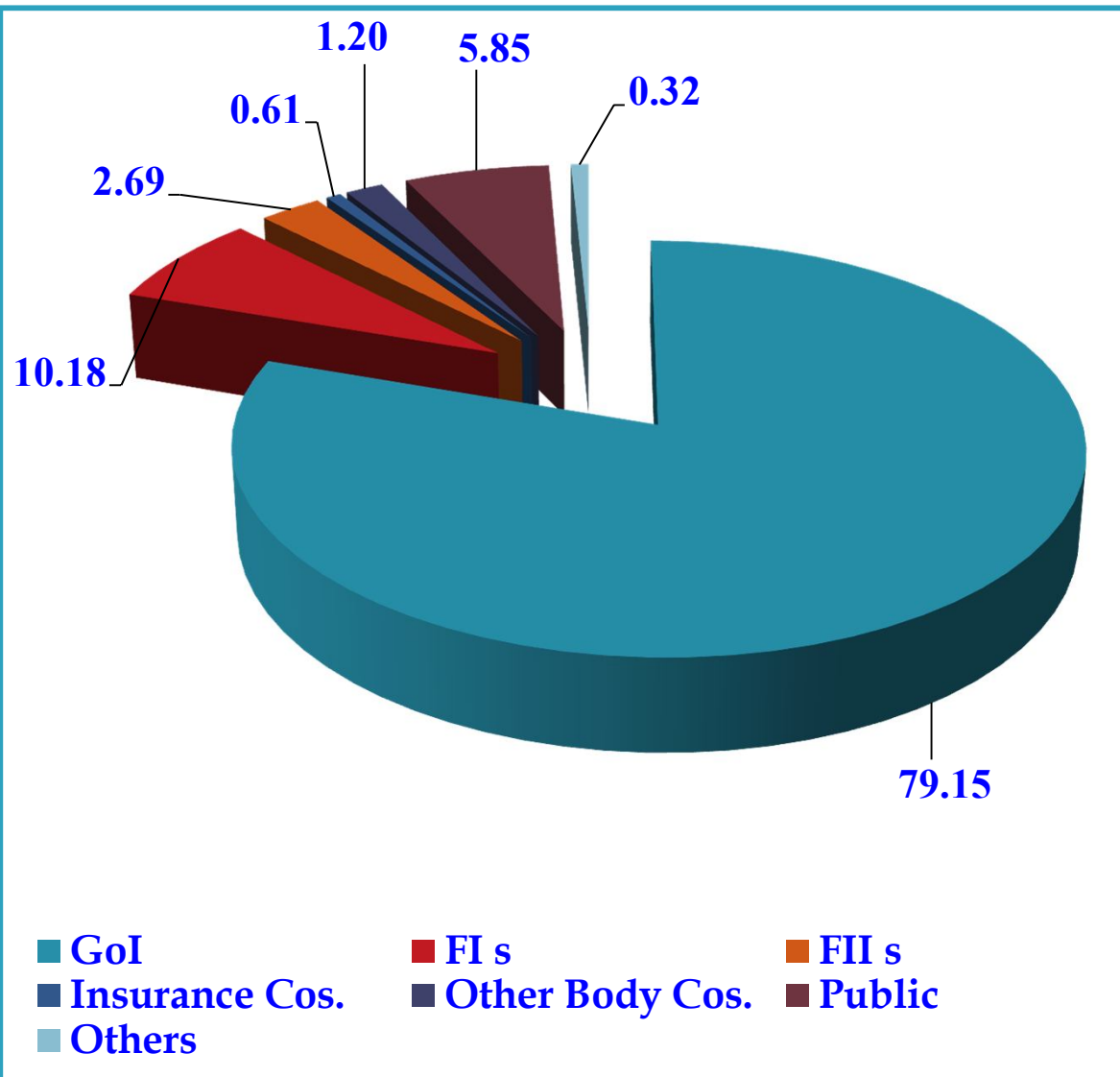




Performance Highlights -Q1 FY 2012-13



Shareholding Pattern, June'2012



Government Of India	79.15
FI s	10.18
FII s	2.69
Insurance Cos.	0.61
Other Body Cos.	1.20
Public	5.85
Others	0.32



Performance Highlights -Q1 FY 2012-13



New Initiatives

- ❖ *Housing Loan portfolio of our Bank stands at Rs. 6167 crore consisting 35% of the total Retail Portfolio.*
- ❖ *Bank has tied up with reputed builders like NYATI, MCHI, LODHA, Hiranandani, Rustomjee, Hashmukhbhai Patel Group and Godrej Properties Ltd. etc. in Mumbai ,Chennai, Hyderabad, Delhi, Kolkata etc.*
- ❖ *Bank has also waived prepayment penalty on the Home Loan borrowers and not insisting Returns for loans up to Rs. 10 Lakh to target the lower income group customers.*



Performance Highlights -Q1 FY 2012-13



New Initiatives

- ❖ *Bank is providing hassle free education loans to the students of premier institutes such as IIMs and other reputed institutes without any co-borrower and collateral security and on the spot sanction is provided on the date of admission itself. In the current academic year we have already sanctioned more than 1000 accounts amounting to Rs. 175 crore.*
- ❖ *Our Bank has procured an automated loan appraisal and monitoring software called Centralized Loan Appraisal System and Supervision (CLASS) for Retail, Corporate and Agriculture loans from SySarc Ltd.*



Performance Highlights -Q1 FY 2012-13



Awards & Accolades

- ❑ Bank has received second prize for implementation of Official Language Policy of Govt. of India by Reserve Bank of India for the year 2010-11 under Linguistic Region 'A'.**
- ❑ Our Bank was conferred with the Outstanding Leadership Award at the I P E B F S I Awards (Institute of Public Enterprise Banking Financial Services & Insurance) from Director IPE Hyderabad .**




Performance Highlights -Q1 FY 2012-13



Way forward

- ❖ *Bank has obtained approval for setting up a Representative Office in Kenya , which will be opened shortly.*
- ❖ *Bank has planned to open a branch in DIFC , Dubai.*
- ❖ *Bank has also decided to set-up a Branch / Subsidiary in Mozambique*

A white, textured card with a grid-like embossed pattern. The words "Thank You" are written in a black, elegant cursive font across the center. The card is slightly offset from a grey envelope underneath it. The background is a plain, light-colored surface.

Thank You