

# **PERFORMANCE HIGHLIGHTS JUNE 2013**



## HIGHLIGHTS - Q1 FY14

### Major Highlights

- **Global Business-** ` 631863 crore, up by 13% y.o.y
- **Global Deposits -** ` 381972 crore, up by 14% y.o.y
- **Advances (Net) -** ` 249891 crore, up by 11% y.o.y
- **Capital Adequacy Ratio -11.35% (9% norm). Tier I Ratio -9.03% (6.5% norm) under new Basel III.**
- **CASA Ratio at 24.2%, marginally up y.o.y from 24%**
- **Non-Interest Income-** ` 1238 crore, up by 79% y.o.y
- **Non Interest Income Share up at 11.8% from 7.6% y.o.y**



## HIGHLIGHTS - Q1 FY14

### Major Highlights

- **Operating Profit - ` 1898 Crore, up by 36.20% y.o.y**
- **Net Profit - ` 792 Crore, sequentially up by 9.2% & y.o.y up by 2.2%**
- **Net Interest Margin (NIM) – 2.21%**
- **Return on Assets (RoA) – 0.75%**
- **Cost – Income Ratio – 41.22%**
- **Gross NPA Ratio - 2.91%**
- **Net NPA Ratio - 2.48%**
- **Record Cash Recovery at ` 888 crore**
- **161 New Branches and 647 ATMs added y.o.y**



# PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in ` Crore

Parameters	JUN'12	SEP'12	DEC'12	MAR'13	JUNE'13	SEQ (%)	y.o.y Growth (%)
Deposits	334619	336762	323963	355856	381972	7.3	14.2
Of which High Cost Deposits (% to Total Dep)	119348 (35.7)	93156 (27.7)	75184 (23.2)	53322 (15.0)	36254 (9.5%)	-32.0	69.6
Advances	225584	215751	218242	242177	249891	3.2	10.8
Investments	111717	121255	118835	121133	136063	12.3	21.8
C-D Ratio	67.41	64.07	67.37	68.05	65.42	--	--

Note : SEQ- Sequential Quarter – Q1FY14 over Q4FY13



# PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Parameters	JUN'12		MAR' 13		JUN' 13		y.o.y Growth(%)
	USD Mn	` Crs	USD Mn	` Crs	USD Mn	` Crs	
<b>Deposits</b>	<b>1984.07</b>	<b>11783.39</b>	<b>2528.78</b>	<b>15018.42</b>	<b>2861.78</b>	<b>16996.11</b>	<b>44.24</b>
<b>Advances</b>	<b>2360.54</b>	<b>14019.25</b>	<b>2803.14</b>	<b>16647.85</b>	<b>3130.17</b>	<b>18590.08</b>	<b>32.60</b>
<b>Gross Income</b>	<b>30.56</b>	<b>181.50</b>	<b>113.59</b>	<b>674.61</b>	<b>47.46</b>	<b>281.86</b>	<b>55.30</b>
<b>Gross Expenditure</b>	<b>22.30</b>	<b>132.44</b>	<b>80.15</b>	<b>476.01</b>	<b>32.48</b>	<b>192.90</b>	<b>45.65</b>
<b>Gross Profit</b>	<b>8.26</b>	<b>49.06</b>	<b>33.44</b>	<b>198.60</b>	<b>14.97</b>	<b>88.91</b>	<b>81.23</b>



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q1 FY14

Amt. in ` Crore

Parameters	Q1 FY13	Q4 FY13	Q1 FY14	SEQ (%)	y.o.y Growth(%)
Total Income	9165	9472	10508	10.94	14.65
Total Expenses	7772	7774	8610	10.75	10.78
Operating Profit	1394	1698	1898	11.81	36.20
Net Profit	775	725	792	9.20	2.17
NIM (%)	2.26	2.40	2.21	--	--



# PERFORMANCE HIGHLIGHTS- PRODUCTIVITY RATIOS

<b>Parameters</b>	<b>Jun'12</b>	<b>Mar'13</b>	<b>Jun'13</b>
<b>Business Per Employee ( ` Crore)</b>	<b>14.00</b>	<b>14.20</b>	<b>13.89</b>
<b>Business Per Branch ( ` Crore)</b>	<b>155</b>	<b>160</b>	<b>168</b>
<b>Gross Profit Per Employee ( ` Lakh)</b>	<b>14.17</b>	<b>14.28</b>	<b>17.08</b>
<b>Net Profit per Employee ( ` Lakh)</b>	<b>7.88</b>	<b>6.96</b>	<b>7.13</b>



## PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

	Jun'12	Mar'13	Jun'13	Y-o-Y incr
<b>Branch Network</b>	<b>3609</b>	<b>3728</b>	<b>3770</b>	<b>161</b>
<b>ATM Strength</b>	<b>3107</b>	<b>3526</b>	<b>3754</b>	<b>647</b>
<b>Debit Card (In Lakh)</b>	<b>73.77</b>	<b>95.53</b>	<b>106.84</b>	<b>33.07</b>

**3765 domestic Branches**

**5 overseas branches at  
London, Leicester,  
Shanghai, Manama & Hong  
Kong**

<b>Rural</b>	<b>1075</b>	<b>29%</b>
<b>Semi-Urban</b>	<b>1071</b>	<b>28%</b>
<b>Urban</b>	<b>799</b>	<b>21%</b>
<b>Metro</b>	<b>820</b>	<b>22%</b>





# **BUSINESS SEGMENTS**



# SEGMENT WISE DEPOSITS

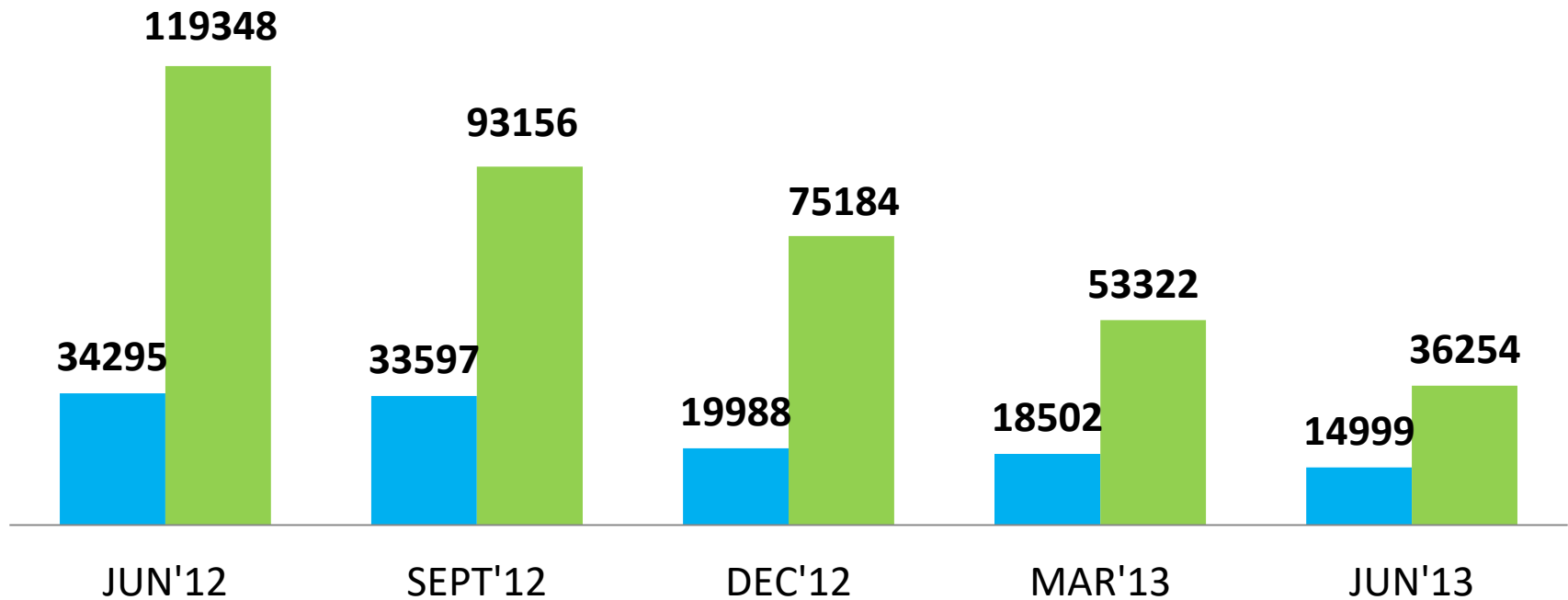
Amt. in ` Crore

Parameters	JUN'12	SEP'12	DEC'12	MAR'13	JUN'13	SEQ (%)	y.o.y Growth (%)
<b>Total Deposits</b>	<b>334619</b>	<b>336762</b>	<b>323963</b>	<b>355856</b>	<b>381972</b>	<b>7.3</b>	<b>14.2</b>
<b>Current</b>	<b>11398</b>	<b>13062</b>	<b>12473</b>	<b>14893</b>	<b>14374</b>	<b>--</b>	<b>26.1</b>
<b>Saving</b>	<b>66504</b>	<b>70494</b>	<b>68689</b>	<b>71168</b>	<b>73938</b>	<b>3.9</b>	<b>11.2</b>
<b>CASA</b>	<b>77902</b>	<b>83556</b>	<b>81161</b>	<b>86061</b>	<b>88312</b>	<b>2.6</b>	<b>13.4</b>
<b>CASA (%)Dom</b>	<b>24.1%</b>	<b>25.7%</b>	<b>25.9%</b>	<b>25.1%</b>	<b>24.2%</b>	<b>--</b>	<b>--</b>
<b>Term Deposits</b>	<b>256717</b>	<b>253206</b>	<b>242802</b>	<b>269795</b>	<b>293659</b>	<b>8.8</b>	<b>14.4</b>
<b>- Bulk Deposits</b>	<b>119348</b>	<b>93156</b>	<b>75184</b>	<b>53322</b>	<b>36254</b>	<b>-32.0</b>	<b>-69.6</b>
<b>-CDs</b>	<b>34295</b>	<b>33597</b>	<b>19988</b>	<b>18502</b>	<b>14999</b>	<b>-18.9</b>	<b>-56.3</b>
<b>Bulk+CD (%)</b>	<b>46%</b>	<b>38%</b>	<b>29%</b>	<b>20%</b>	<b>13.4%</b>	<b>--</b>	<b>--</b>



# HIGH COST DEPOSITS

■ CERTIFICATE OF DEPOSIT   ■ BULK DEPOSITS



% share in total Deposit

<b>46%</b>	<b>38%</b>	<b>29%</b>	<b>20%</b>	<b>13%</b>
------------	------------	------------	------------	------------



# LOANS & ADVANCES SEGMENT

Amt. in ` Crore

Parameters	JUN'12	SEP'12	DEC'12	MAR'13	JUN'13	SEQ(%)	y.o.y Growth (%)
<b>Advances (Net)</b>	<b>225584</b>	<b>215751</b>	<b>218242</b>	<b>242177</b>	<b>249891</b>	<b>3.2</b>	<b>10.8</b>
<b>Total Priority</b>	<b>65249</b>	<b>68157</b>	<b>69700</b>	<b>78998</b>	<b>83085</b>	<b>5.2</b>	<b>27.3</b>
<b>Agriculture</b>	<b>31367</b>	<b>33267</b>	<b>35365</b>	<b>40786</b>	<b>43292</b>	<b>6.1</b>	<b>38.0</b>
<b>- Direct Agriculture</b>	<b>28418</b>	<b>30737</b>	<b>32802</b>	<b>37984</b>	<b>40195</b>	<b>5.8</b>	<b>41.4</b>
<b>- Indirect Agriculture</b>	<b>2949</b>	<b>2530</b>	<b>2563</b>	<b>2802</b>	<b>3097</b>	<b>10.5</b>	<b>5.0</b>
<b>Other Priority</b>	<b>11185</b>	<b>11090</b>	<b>11077</b>	<b>11804</b>	<b>12100</b>	<b>2.5</b>	<b>8.2</b>
<b>MSME</b>	<b>32048</b>	<b>33107</b>	<b>32603</b>	<b>37016</b>	<b>37173</b>	<b>0.4</b>	<b>16.0</b>
<b>MSE</b>	<b>22697</b>	<b>23800</b>	<b>23257</b>	<b>26408</b>	<b>27873</b>	<b>5.5</b>	<b>22.8</b>
<b>Retail Credit</b>	<b>22848</b>	<b>22204</b>	<b>21259</b>	<b>23084</b>	<b>25231</b>	<b>9.3</b>	<b>10.4</b>

## Mandated Targets under Priority Sector

### **Achieved the mandated targets in respect of**

- **Agriculture (18.83% against 18% norm)**
- **Direct agriculture (17.48% against 13.5% norm)**
- **Credit to specified minority communities (18.40% against 15% norm)**
- **Weaker Section (12.07% against 10% norm)**
- **M&SE (22.8% y.o.y growth against 20% norm)**
- **Number of Micro Enterprises accounts (31% growth against 10% norm)**



# Performance of Retail Advances

Amt. in ` Crore

Type of Advance	JUN'12	SEP'12	DEC'12	MAR'13	JUN'13	SEQ(%)	y.o.y Growth (%)
Housing loan	13747	12957	11701	13134	14406	9.7	4.8
Vehicle loan	1626	1663	1769	1913	2092	9.4	28.7
Other Pers Loan	3396	3300	3482	3694	4317	16.9	27.1
Education loan	4079	4284	4307	4343	4416	1.7	8.3
Grand total	22848	22204	21259	23084	25231	9.3	10.4



# EXPOSURE - INFRASTRUCTURE

Amt. in ` Crore

Parameters	JUN'12	MAR'13	JUN'13	% Share Total Advances	SEQ(%)	y.o.y Growth (%)
Roads	6142	5726	5923	2.3	3.4	-3.6
Ports	1354	619	613	0.2	-1.0	-54.7
Airports	1485	1507	1474	0.6	-2.2	-0.7
Power (Generation, Transmission & Distribution)	23543	30203	32513	12.8	7.6	38.1
Telecommunications	6267	6512	6289	2.5	-3.4	0.4
Other Infrastructure	2272	2085	1807	0.7	-13.3	-20.5
<b>Total Infrastructure</b>	<b>41062</b>	<b>46652</b>	<b>48620</b>	<b>19.2</b>	<b>4.2</b>	<b>18.4</b>



# EXPOSURE - POWER SECTOR & AVIATION

Amt. in ` Crore

Parameters	JUN'12	MAR'13	JUN'13	% Share Total Advances	SEQ(%)	y.o.y Growth (%)
-Power Generation	3866	5017	14114	5.6	181.3	265.1
-Power Transmission	1610	9193	2072	0.8	-77.5	28.7
-Power Distribution	18067	15993	16327	6.4	2.1	-9.6
<b>Total Power</b>	<b>23543</b>	<b>30203</b>	<b>32513</b>	<b>12.8</b>	<b>7.6</b>	<b>38.1</b>
<b>Of which SEBs</b>	<b>16568</b>	<b>21454</b>	<b>23763</b>	<b>9.5</b>	<b>10.8</b>	<b>43.4</b>
<b>Exposure to Aviation</b>	<b>2300</b>	<b>1907</b>	<b>1961</b>	<b>0.77</b>	<b>32.6</b>	<b>-14.2</b>





# EXPOSURE TO SENSITIVE SECTORS

Amt. in ` Crore

## EXPOSURE TO CAPITAL MARKET

Parameters	Jun'12	Sep'12	Dec'12	MAR'13	JUN'13	SEQ(%)	y.o.y Growth (%)
Outstanding	1338	2673	2592	2330	2355	1.07	76.0

## EXPOSURE TO NBFCs

HFCs	5708	7104	4727	6925	5701	-17.69	-0.12
Private	7925	7215	7725	11102	9191	-24.11	15.97
Public	6631	4921	5118	5398	5484	1.59	-17.30
Total	20264	19241	17570	23426	20376	-13.01	0.55

## EXPOSURE TO COMMERCIAL REAL ESTATE

Outstanding	1632	1369	1675	1563	1842	17.85	12.86
-------------	------	------	------	------	------	-------	-------



# FINANCIALS



# PROFITABILITY

Amt. in ` Crore

Parameters	Q1 FY13	Q4 FY13	Q1 FY14	SEQ (%)	y.o.y Growth (%)
Total Income	9165	9472	10508	10.94	14.65
Total Expenses	7772	7774	8610	10.75	10.78
Operating Profit	1394	1698	1898	11.81	36.20
Net Profit	775	725	792	9.20	2.17
NIM (%)	2.26	2.40	2.21	--	--
Net Int. Income	1844	2091	1991	--	8.00
Non Int. Income	693	1007	1238	23.03	78.79



# PROFIT

Amt. in ` Crore

Parameters	Q1 FY13	Q4 FY13	Q1 FY14	SEQ (%)	y.o.y Growth (%)
Interest Income	8473	8465	9270	9.50	9.40
Interest Expenses	6629	6374	7278	14.18	9.79
Non Interest Income	693	1007	1238	23.03	78.79
Operating Expenses	1142	1399	1331	-4.88	16.52
Operating Profit	1394	1698	1898	11.81	36.20
Total Provisions	619	973	1106	43.22	78.84
Net Profit	775	725	792	9.20	2.17



# BREAK-UP : INCOME

Amt. in ` Crore

Parameters	Q1 FY13	Q4 FY13	Q1 FY14	SEQ (%)	y.o.y Growth (%)
Interest on Advances	6229	6073	6450	6.21	3.54
Interest on Investments	2040	2307	2482	7.57	21.64
Other Interest Income	204	85	338	297.04	65.79
Total Interest Income	8473	8465	9270	9.50	9.40



# BREAK-UP: NON-INTEREST INCOME

Amt. in ` Crore

Parameters	Q1 FY13	Q4 FY13	Q1 FY14	SEQ (%)	y.o.y Growth (%)
<b>Non Int. Income</b>	<b>693</b>	<b>1007</b>	<b>1238</b>	<b>22.9</b>	<b>78.6</b>
<b>Of which</b>					
<b>Com &amp; Exchange</b>	<b>195</b>	<b>232</b>	<b>200</b>	<b>-13.8</b>	<b>2.6</b>
-Govt. Business	18	16	16	0.0	-11.1
-Bancassurance	10	15	11	-26.7	10.0
<b>Profit from Exch. Transactions</b>	<b>130</b>	<b>135</b>	<b>178</b>	<b>31.9</b>	<b>36.9</b>
<b>Trading Profit</b>	<b>99</b>	<b>252</b>	<b>444</b>	<b>76.2</b>	<b>348.5</b>
<b>Rent – Lockers</b>	<b>47</b>	<b>3</b>	<b>58</b>	<b>-</b>	<b>23.4</b>
<b>Dividend Income</b>	<b>7</b>	<b>19</b>	<b>7</b>	<b>-63.2</b>	<b>0.0</b>
<b>Recovery in W/Off A/cs</b>	<b>47</b>	<b>133</b>	<b>80</b>	<b>-39.8</b>	<b>70.2</b>
<b>Service Charges &amp; Oth. Misc Inc</b>	<b>168</b>	<b>233</b>	<b>244</b>	<b>4.7</b>	<b>45.2</b>
<b>Total Income</b>	<b>9166</b>	<b>9472</b>	<b>10508</b>	<b>10.9</b>	<b>14.6</b>



# PROVISIONS

Amt. in ` Crore

Provisions for	Q1 FY13	Q4 FY13	Q1 FY14
<b>NPAs</b>	<b>477</b>	<b>346</b>	<b>417</b>
<b>Restructured Assets</b>	<b>80</b>	<b>156</b>	<b>193</b>
<b>Standard Assets</b>	<b>65</b>	<b>91</b>	<b>90</b>
<b>Provisions on Investments</b>	<b>-205</b>	<b>84</b>	<b>88</b>
<b>Tax</b>	<b>200</b>	<b>220</b>	<b>190</b>
<b>Others</b>	<b>2</b>	<b>76</b>	<b>128</b>
<b>Total Provision &amp;Contingency</b>	<b>619</b>	<b>972</b>	<b>1106</b>



# EARNINGS PROFILE

In %

Parameters	Q1FY13	Q4FY13	Q1FY14
<b>NIM</b>	<b>2.26</b>	<b>2.40</b>	<b>2.21</b>
<b>ROAA</b>	<b>0.77</b>	<b>0.83</b>	<b>0.75</b>
<b>EPS (₹) (not Annualized)</b>	<b>16.37</b>	<b>17.5</b>	<b>17.88</b>
<b>Book Value (₹)</b>	<b>490.56</b>	<b>452.75</b>	<b>509.48</b>
<b>ROE (Annualized)</b>	<b>14.03</b>	<b>15.84</b>	<b>14.21</b>
<b>Cost-Income Ratio</b>	<b>45.18</b>	<b>45.0</b>	<b>41.22</b>





## TREND IN COST AND YIELD (%)

In %

	Jun'12	Sep'12	Dec'12	Mar'13	Jun'13
<b>Cost of Deposits</b>	<b>7.89</b>	<b>7.83</b>	<b>7.81</b>	<b>7.72</b>	<b>7.54</b>
<b>Cost of Funds</b>	<b>7.12</b>	<b>7.13</b>	<b>7.03</b>	<b>6.96</b>	<b>6.91</b>
<b>Yield on Advances</b>	<b>11.12</b>	<b>11.20</b>	<b>11.12</b>	<b>11.13</b>	<b>10.74</b>
<b>Yield on Funds</b>	<b>9.10</b>	<b>9.17</b>	<b>9.09</b>	<b>9.08</b>	<b>8.80</b>
<b>Yield on Investments</b>	<b>8.10</b>	<b>8.13</b>	<b>8.13</b>	<b>8.13</b>	<b>8.00</b>



# Investment classification

Parameters	Amt. in ` Crore				
	JUN'12	% Share in Total Portfolio	MAR'13	JUN'13	% Share in Total Portfolio
SLR	93992	84.29	102003	114164	84.13
Non SLR	17518	15.70	18700	21522	15.86
Total (Domestic)	111510	100	120703	135686	100
Held For Trading	592	0.5	741	484	0.36
Available For Sale	36492	32.66	47105	69295	51.20
Held To Maturity	74633	66.80	72699	65551	48.44
M.DURATION	4.61	--	4.73 yrs	4.42 yrs	--
Total (Global)	111717	--	121133	136063	--



# ASSET QUALITY



# ASSET QUALITY

Amt. in ` Crore

	June'12	Sep'12	Dec'12	Mar'13	June'13
<b>Gross NPA</b>	<b>4497</b>	<b>5610</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>
<b>Gross NPA Ratio (%)</b>	<b>1.98</b>	<b>2.58</b>	<b>2.77</b>	<b>2.57</b>	<b>2.91</b>
<b>Net NPA</b>	<b>3756</b>	<b>4569</b>	<b>5134</b>	<b>5278</b>	<b>6209</b>
<b>Net NPA Ratio (%)</b>	<b>1.66</b>	<b>2.12</b>	<b>2.35</b>	<b>2.18</b>	<b>2.48</b>
<b>Cash Recovery (cumulative)</b>	<b>594</b>	<b>1479</b>	<b>2477</b>	<b>4006</b>	<b>888</b>

**Cash Recovery of ` 888 crore during the Quarter**



# GROSS NPA MOVEMENT- Quarterly

Amt. in ` Crore

Parameters	Jun'12	Sep'12	Dec'12	MAR'13	JUN'13
<b>Gross NPAs:</b>					
<b>Opening Balance</b>	4032	4497	5610	6090	6260
<b>Additions: Fresh Slippages</b>	1497	1922	1314	1086	2688
<b>Sub Total</b>	5529	6418	6924	7176	8948
<b>Less: Reduction (a+b+c+d)</b>	1033	809	834	916	1620
<b>a. Recovery for Movement (excluding recovery in Written-off a/cs, recovery in Current Year slippage &amp; Unapplied interest)</b>	316	269	148	459	339
<b>b. Upgradation</b>	325	391	63	73	1020
<b>c. ECGC Settled/Int Sus.</b>	16	2.15	6	(-)12	-
<b>d. Write off (Including Additional Prudential Write-off)</b>	376	147	617	396	260
<b>Gross NPA-Closing Balance</b>	4497	5610	6090	6260	7329



# NPA COMPOSITION

Amt. in ` Crore

Parameters	Jun'12	Sep'12	Dec'12	MAR'13	JUN'13
<b>Gross Advances</b>	<b>226876</b>	<b>217420</b>	<b>219820</b>	<b>243936</b>	<b>251970</b>
<b>Sub-Standard</b>	<b>3038</b>	<b>3553</b>	<b>4189</b>	<b>4279</b>	<b>5178</b>
<b>Doubtful</b>	<b>1407</b>	<b>2009</b>	<b>1850</b>	<b>1932</b>	<b>2125</b>
<b>Loss</b>	<b>52</b>	<b>48</b>	<b>51</b>	<b>50</b>	<b>26</b>
<b>Provisions for NPA</b>	<b>477</b>	<b>444</b>	<b>594</b>	<b>933</b>	<b>417</b>
<b>Provision Coverage Ratio (%)</b>	<b>66.53</b>	<b>63.02</b>	<b>61.50</b>	<b>61.35</b>	<b>58.18</b>



# SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	Q1 FY13	Q2 FY13	Q3 FY13	Q4 FY13	FY 13	Q1 FY14	% of Slippage
Micro & Small Ent.	432	284	405	89	1210	278	10.33
Agriculture	359	227	(33)	45	598	265	9.87
Other Priority Sector	272	171	(52)	49	440	184	6.83
<b>Total Priority Sector</b>	<b>1063</b>	<b>682</b>	<b>320</b>	<b>183</b>	<b>2248</b>	<b>727</b>	<b>27.03</b>
Medium Industries	93	49	117	59	318	48	1.78
Large Industries	158	706	248	192	1304	796	29.62
Other Non-Priority	175	206	622	606	1609	1011	37.6
<b>Total Non-Priority</b>	<b>426</b>	<b>961</b>	<b>987</b>	<b>857</b>	<b>3231</b>	<b>1855</b>	<b>69.0</b>
Total (Domestic)	1489	1643	1307	1040	<b>5479</b>	<b>2582</b>	96.03
Overseas	8	279	7	46	340	106	3.97
<b>Total (Global)</b>	<b>1497</b>	<b>1922</b>	<b>1314</b>	<b>1036</b>	<b>5819</b>	<b>2688</b>	<b>100.00</b>



## SECTOR- WISE NPA OUTSTANDING

Amt. in ` Crore

SECTOR	Jun'12	Sep'12	Dec'12	Mar'13	Jun'13
<b>Micro &amp; Small Enterprises</b>	<b>1105</b>	<b>1276</b>	<b>1592</b>	<b>1532</b>	<b>1440</b>
<b>Agriculture</b>	<b>935</b>	<b>883</b>	<b>976</b>	<b>885</b>	<b>1000</b>
<b>Other Priority Segments</b>	<b>432</b>	<b>433</b>	<b>503</b>	<b>371</b>	<b>460</b>
<b>Medium Enterprises</b>	<b>248</b>	<b>203</b>	<b>340</b>	<b>345</b>	<b>324</b>
<b>Large Industries</b>	<b>1090</b>	<b>1462</b>	<b>1611</b>	<b>1521</b>	<b>2141</b>
<b>Non-Priority Segments</b>	<b>687</b>	<b>1353</b>	<b>1068</b>	<b>1606</b>	<b>1964</b>
<b>Total</b>	<b>4497</b>	<b>5610</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>





# SECTORAL CONTRIBUTION OF NPA

Amt. in ` Crore

Particulars	Jun'12	Sep'12	Dec'12	Mar'13	Jun'13
<b>Gross Advances</b>	<b>226876</b>	<b>217420</b>	<b>219820</b>	<b>243936</b>	<b>251970</b>
<b>Gross NPA</b>	<b>4497</b>	<b>5610</b>	<b>6090</b>	<b>6260</b>	<b>7329</b>
<b>Gross NPA %</b>	<b>1.98%</b>	<b>2.58%</b>	<b>2.77%</b>	<b>2.57</b>	<b>2.91</b>
<b>Priority Sector Advances</b>	<b>65249</b>	<b>68157</b>	<b>69700</b>	<b>78998</b>	<b>83085</b>
<b>PS as % to Gross Advances</b>	<b>28.8</b>	<b>31.3</b>	<b>31.7</b>	<b>32.4</b>	<b>33</b>
<b>Total PS NPA</b>	<b>2472</b>	<b>2592</b>	<b>3071</b>	<b>2788</b>	<b>2900</b>
<b>Total PS NPA%</b>	<b>3.79</b>	<b>3.80</b>	<b>4.41</b>	<b>3.53</b>	<b>3.5</b>
<b>Share of PS NPA to Gross NPA</b>	<b>55.0</b>	<b>46.2</b>	<b>50.4</b>	<b>44.5</b>	<b>39.6</b>
<b>Agriculture NPA</b>	<b>935</b>	<b>883</b>	<b>977</b>	<b>885</b>	<b>1000</b>
<b>Agriculture NPA%</b>	<b>2.98</b>	<b>2.65</b>	<b>2.76</b>	<b>2.17</b>	<b>2.31</b>
<b>MSE NPA</b>	<b>1105</b>	<b>1276</b>	<b>1592</b>	<b>1532</b>	<b>1440</b>
<b>MSE NPA %</b>	<b>4.86</b>	<b>5.36</b>	<b>6.84</b>	<b>5.80</b>	<b>5.20</b>
<b>Other Priority NPA</b>	<b>432</b>	<b>433</b>	<b>503</b>	<b>371</b>	<b>460</b>
<b>Other Priority NPA %</b>	<b>3.86</b>	<b>3.90</b>	<b>4.54</b>	<b>3.14</b>	<b>3.80</b>



# RESTRUCTURED ASSETS

Amt. in ` Crore

Standard Restructured	Total Restructured		Of Which Standard		NPAs	
	A/C	Amt	A/C	Amt	A/C	Amt
A/C Restructured in FY09	13621	1302	7940	1036	5681	266
A/C Restructured in FY10	1815	1312	1127	827	688	485
A/C Restructured in FY11	120	416	66	364	54	52
A/C Restructured in FY12	1746	3986	1462	3518	284	468
A/C Restructured in Q1 FY13	218	6011	161	6008	57	3
A/C Restructured in Q2 FY13	633	610	625	305	8	26
A/C Restructured in Q3 FY13	464	857	460	856	4	1
A/C Restructured in Q4 FY13	1952	2877	1854	2165	98	712
A/C Restructured in Q1 FY14	130	1683	125	1682	5	1
<b>Total Restructured O/S 30/06/2013</b>	<b>22960</b>	<b>19884</b>	<b>11452</b>	<b>17964</b>	<b>11508</b>	<b>1920</b>



# RESTRUCTURED ASSETS

Amt. in ` Crore

SR. NO	DETAILS OF RESTRUCTURED ACCOUNTS	No. of A/Cs	Amount	1 Cr. & Above	
				No. of Accounts	Amount
1	Total Restructured Assets as on 30.06.2013	22960	19884	655	17826
2	Out of Which increase in Q1 FY14	130	1683	14	1669
3	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 30.06.2013)	--	7.96%	--	--
4	-Of which Slippage into NPA -(% of Restructured Accounts)	--	2213 (11.13%)	--	--
5	Restructured Loans that slipped into NPA during Q1 FY14	--	0.43	--	--



# RESTRUCTURED ASSETS UNDER CDR

Amt. in ` Crore

<b>POSITION AS ON</b>	<b>A/C</b>	<b>Amount</b>
<b>JUNE-2012</b>	<b>59</b>	<b>6130</b>
<b>MARCH-2013</b>	<b>78</b>	<b>7237</b>
<b>JUNE-2013</b>	<b>84</b>	<b>12314</b>



## SECTOR - WISE RESTRUCTURED ACCOUNTS

Amt. in ` Crore

<b>SECTOR</b>	<b>No. of Accounts</b>	<b>Amount</b>
<b>Power</b>	43	7832.66
<b>Roads</b>	18	639.0
<b>Ports</b>	2	87.31
<b>Mining</b>	25	21.64
<b>Aviation</b>	3	1044.08
<b>Telecommunication</b>	16	323.98
<b>Infrastructure others</b>	128	455.43
<b>Other services</b>	1224	244.53
<b>Iron &amp; steel</b>	136	2126.81
<b>Other industries</b>	4728	1397.74
<b>Textile</b>	558	2039.63



## SECTOR – WISE RESTRUCTURED ACCOUNTS

Amt. in ` Crore

SECTOR	No. of Accounts	Amount
Engineering	344	624.11
Comm. Real Estate	49	703.17
Pharmaceuticals	21	113.82
Cement	99	66.87
Hardware	80	54.45
Shipping	12	42.18
Edible Oil	6	5.01
Agriculture	7915	377.06
Education	1215	28.78
Housing	4259	213.75
Chemicals	29	48.43
Others	2047	1394.48
<b>TOTAL</b>	<b>22960</b>	<b>19884</b>



# AMOUNT RESTRUCTURED DURING Q1 FY14

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>19</b>	<b>3</b>
<b>MSME</b>	<b>23</b>	<b>4</b>
<b>Housing</b>	<b>13</b>	<b>1</b>
<b>Large Advances</b>	<b>34</b>	<b>1561</b>
<b>Others</b>	<b>41</b>	<b>114</b>
<b>Total</b>	<b>130</b>	<b>1683</b>



# SECTOR WISE RESTRUCTURED ADVANCES OUTSTANDING AS AT JUNE 2013

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>7915</b>	<b>373</b>
<b>MSME</b>	<b>8379</b>	<b>506</b>
<b>Housing</b>	<b>4259</b>	<b>214</b>
<b>Large Advances</b>	<b>529</b>	<b>10854</b>
<b>Others</b>	<b>1878</b>	<b>7937</b>
<b>Total</b>	<b>22960</b>	<b>19884</b>





# CAPITAL ADEQUACY - NEW BASEL III NORMS



## Capital Adequacy Ratio

- **CRAR of 11.35% at June 2013 Vs. 9% norm**
- **Tier I ratio at 9.03% Vs . 6.5% norm**
- **Tier II ratio at 2.32%**
- **Govt. holding at 67.7%**
- **Paid-up Capital at ` 443 crore**

**Comfortable CRAR, Sufficient headroom for raising further capital**



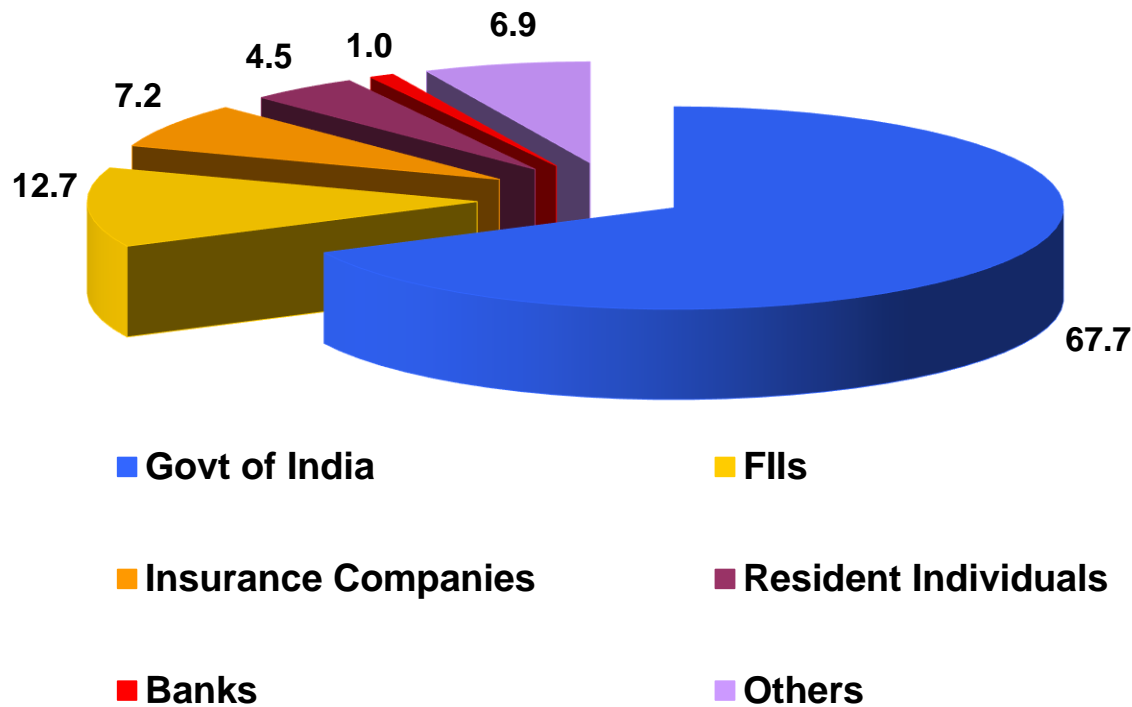
## CAPITAL ADEQUACY - BASEL III

Particulars	BASEL II		BASEL III
	Jun'12	Mar'13	Jun'13
<b>Risk-weighted Assets</b>	<b>216532</b>	<b>243348</b>	<b>260699</b>
<b>Tier I Capital</b>	<b>21791</b>	<b>23779</b>	<b>23548</b>
<b>Tier I Ratio%</b>	<b>10.06%</b>	<b>9.77%</b>	<b>CET: 8.52%</b> <b>AT I: 0.51%</b> <b>Tier I: 9.03%</b>
<b>Tier II Capital</b>	<b>6839</b>	<b>6385</b>	<b>6035</b>
<b>Tier II Ratio%</b>	<b>3.16%</b>	<b>2.63%</b>	<b>2.32</b>
<b>Total Capital</b>	<b>28630</b>	<b>30164</b>	<b>29583</b>
<b>CRAR%</b>	<b>13.22%</b>	<b>12.40%</b>	<b>11.35%</b>



# SHAREHOLDING PATTERN

As on JUNE 30, 2013



<b>Govt.</b>	<b>67.7</b>
<b>FIs</b>	<b>12.7</b>
<b>Insurance Companies</b>	<b>7.2</b>
<b>Residents Individuals</b>	<b>4.5</b>
<b>Banks</b>	<b>1.0</b>
<b>Others</b>	<b>6.9</b>



## FINANCIAL INCLUSION

### Holistic Approach to Financial Inclusion

- ✓ Covered all the 1624 allotted villages in 24 States (>2000 population category), under Brick and Mortar Branch Model (264 villages) and Business Correspondent Model (1360 villages).
- ✓ Covered 1268 villages (<2000 population category) out of the 8425 villages allotted under Brick and Mortar Branch Model (13 villages) and Business Correspondent Model (1255 villages).
- ✓ Opened 4.30 lakh BSBD accounts during the quarter, with accretion of 31 crore deposits.
- ✓ The tally of BSBD accounts increased to 64.72 lakh, with outstanding deposit balance of 1174 crore.
- ✓ Brick and Mortar Branches opened in 171 FI villages during FY12 have garnered a business of ` 1407 crore. The average business of these branches which was at ` 7.32 crore as at 31.03.2013, has improved to ` 8.23 crore per branch.



# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- ✓ **64 Brick and mortar branches opened during FY13 have garnered a business of ` 233.43 crore as against ` 147 crore as on 31.03.2013.**
- ✓ **With focus on activation of customer service providers at villages, 1.67 lakh transactions amounting to ` 38.83 crore was done through 3.62 lakh smart cards during the quarter.**
- ✓ **In built OD facility provided to 88,863 BSBD account holders to the extent of ` 13.63 crore.**
- ✓ **Opened 4 Financial Literacy Centres (FLCs) in four allotted blocks by the Bank Sponsored RRB (PGB) in addition to the existing 26 FLCs in Lead Districts.**
- ✓ **“Money” and “Savings” - comic books brought out in eight Indian languages for financial literacy.**
- ✓ **19 Micro Finance Branches to foster urban financial inclusion have achieved a total business of ` 217 crore.**



# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- ✓ Credit linked 4256 SHGs by disbursing ` 100 crore during the quarter. Exposure under SHG is ` 1348 crore under 85630 SHG accounts.
- ✓ Issued 41816 GCCs amounting to ` 92.68 crore during the quarter. Exposure under GCC is ` 645 crore under 3.06 lakh accounts.
- ✓ Disbursed ` 22.47 crore to 25737 beneficiaries under DRI Scheme during the quarter. Total exposure under DRI is ` 91.36 crore.
- ✓ 7727 SHG members are provided coverage under the Micro Insurance product of M/s Canara HSBC OBC insurance company Ltd. during the quarter.
- ✓ Participated in Pilot Project for Direct Benefit Transfer in 103 identified districts where we have presence and opened more than 80000 accounts to DBT beneficiaries.



# EXPANDED CLIENTELE BASE

(In Lakhs)

	Jun'12	Mar'13	Jun'13	Y-o-Y Increase
<b>Clientele Base</b>	<b>430</b>	<b>470</b>	<b>499</b>	<b>69</b>
<b>No. of Deposit A/Cs</b>	<b>384</b>	<b>417</b>	<b>435</b>	<b>51</b>
<b>No. of Borrowal A/Cs</b>	<b>46</b>	<b>53</b>	<b>64</b>	<b>18</b>

**5 Crore Strong Clientele Base**

**70 lakhs Clientele added Y-o-Y**



# AWARDS



- ❑ **“Best Bank of the Year Award”, instituted by The Bangalore Management Association (BMA).**
- ❑ **“Best Financial Institution”, Category-Gold in the Export Excellence Awards 2013 by the Federation of Karnataka Chamber of Commerce, Bangalore.**
- ❑ **Awarded Institute of Directors’ Fellowship on the eve of Golden Peacock Awards.**
- ❑ **Awarded Certificate of Excellence for exemplary CSR Initiative for the project “Strengthening Traditional Art and Culture” under e-India Awards 2013.**





## GOALS FOR FY14

### PLAN S

- **The Bank aims to reach an aggregate business figure of more than `7 lakh crore, with deposit growth of 15-17% and advances growth of 16-18%.**
- **Plans to take the number of branches from 3770 to 5000 and number of ATMs from 3754 to 10,000 by Mar'2015.**
- **Plans to open branches at 14 overseas centres- Johannesburg (South Africa, License already received), DIFC (Dubai), Sao Paulo (Brazil), Dar-es-Salaam (Tanzania), Tokyo (Japan), Abuja (Nigeria), Jeddah (Saudi Arabia), Qatar Financial Centre (Qatar), Frankfurt (Germany) and New York (USA), Sydney(Australia), Ontario (Canada), Wellington (New Zealand) and Singapore by Mar'2015**



## GOALS FOR FY14

**PLAN  
S**

- **Thrust on Retail Business- CASA, retail deposits, retail credit, recovery, fee income and asset quality.**
- **Technology and business process reengineering.**
- **Thrust on improving operational financial ratios, such as, NIM, ROA, ROE and Cost-to-Income**



**THANK YOU**