



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER / HALF
YEAR ENDED
30th SEPTEMBER 2013**



- ❖ **Total Business of the Bank increased to Rs.4,09,041 crore from Rs. 3,57,139 crore in Sep 2012, recording Y-o-Y growth of 14.53%.**
- ❖ **CASA increased by 11.04 % to Rs. 74,597 crore in Q2 FY 2013-14 from Rs.67,180 crore in Q2 FY 2012-13.**
- ❖ **Total Deposits grew by 13.20 % on Y-o-Y to Rs. 2,30,413 crore from Rs. 2,03,538 crore in Sep 2012 whereas Core Deposits grew by 19.99 % Y-o-Y.**
- ❖ **Gross advances stood at Rs.1,78,628 crore against Rs. 1,53,601 crore in previous Q2 FY 2012-13, registering Y-o-Y growth of 16.29 %.**
- ❖ **Total Income increased by 9.79 % to Rs. 6,237 crore in Q2 FY 2013-14 from Rs.5,681 crore in Q2 FY 2012-13.**
- ❖ **CRAR under BASELII is at 11.41 % with Tier I at 8.17% whereas CRAR under BASEL III is 10.15% with Tier I at 6.52%.**

PERFORMANCE HIGHLIGHTS- Q2 / HY1 2013-14

Performance Highlights September 2013 (Rs in crore)

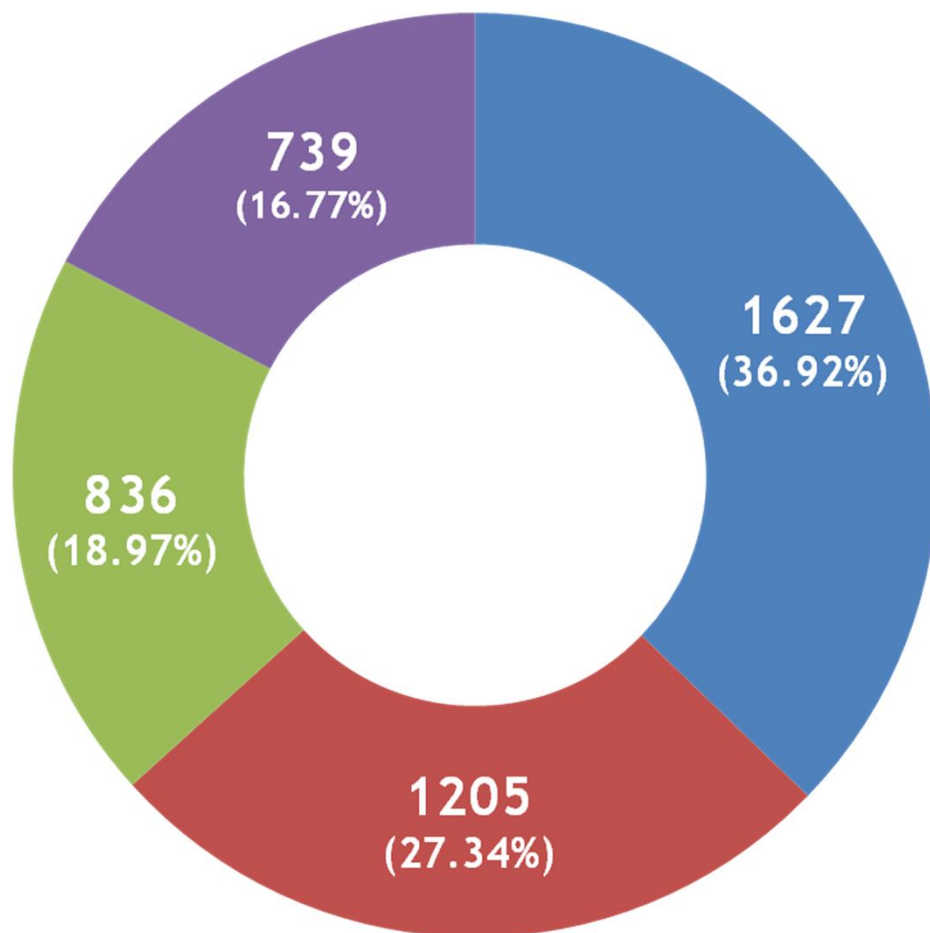
PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o-Q2 13 (Amount)
Total Business	3,57,139	3,57,139	4,02,272	4,05,383	4,09,041	4,09,041	51902
Total Deposits	2,03,538	2,03,538	2,26,038	2,30,760	2,30,413	2,30,413	26875
Of which Core Deposits	1,47,725	1,47,725	1,70,953	1,78,528	1,79,606	1,79,606	31881
Of which HighCost Deposits (% to total deposits)	55,813 (27.42%)	55,813 (27.42%)	55,085 (24.37%)	52,232 (22.63%)	50,807 (22.05%)	50,807 (22.05%)	(5006)
Total Loans and Advances	1,53,601	1,53,601	1,76,234	1,74,623	1,78,628	1,78,628	25027
Investments	64,804	64,804	72,662	75,988	75,231	75,231	10427
CD Ratio	75.47	75.47	77.97	75.67	77.53	77.53	----

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Performance Highlights September 2013 (Rs in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Gross Income	5,681	11,306	23,528	6,443	6237	12680	556
Gross Expenses	4,865	9,697	20,355	5,443	5695	11138	830
Operating Profit	816	1,609	3,173	1000	542	1542	(274)
Net Profit	330	666	1,015	22	(1509)	(1487)	(1839)
Net Interest Margin (%)	2.68	2.66	2.65	2.68	2.45	2.58	----

BRANCH SEGMENTATION : AS ON 30TH SEPTEMBER, 2013



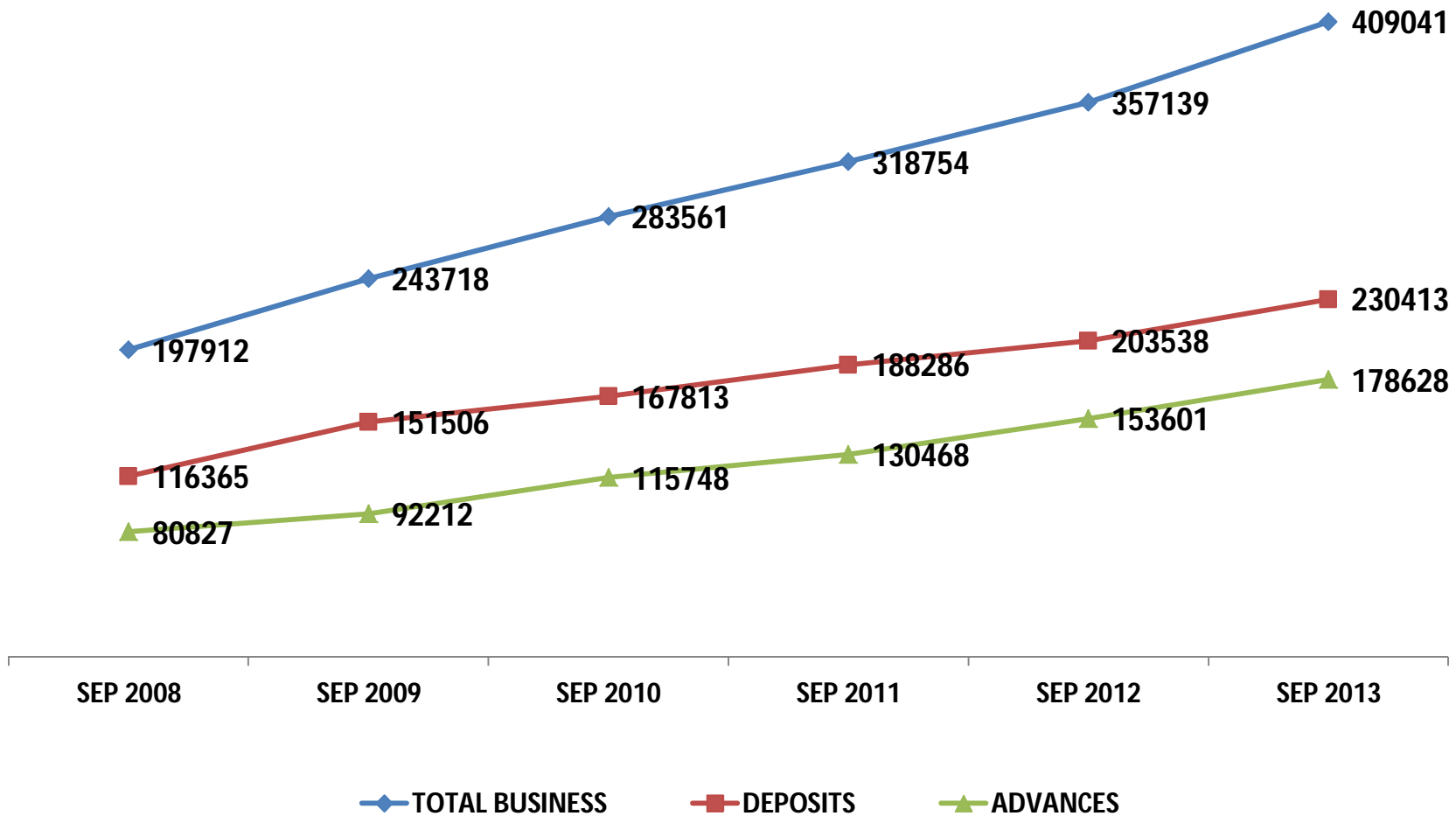
■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4407
Rural	1627
Semi Urban	1205
Urban	836
Metropolitan	739
ATMs	3133
USBs	3612

BUSINESS

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

BUSINESS (Rs. in Crore)



PERFORMANCE HIGHLIGHTS- Q2 FY2013-14



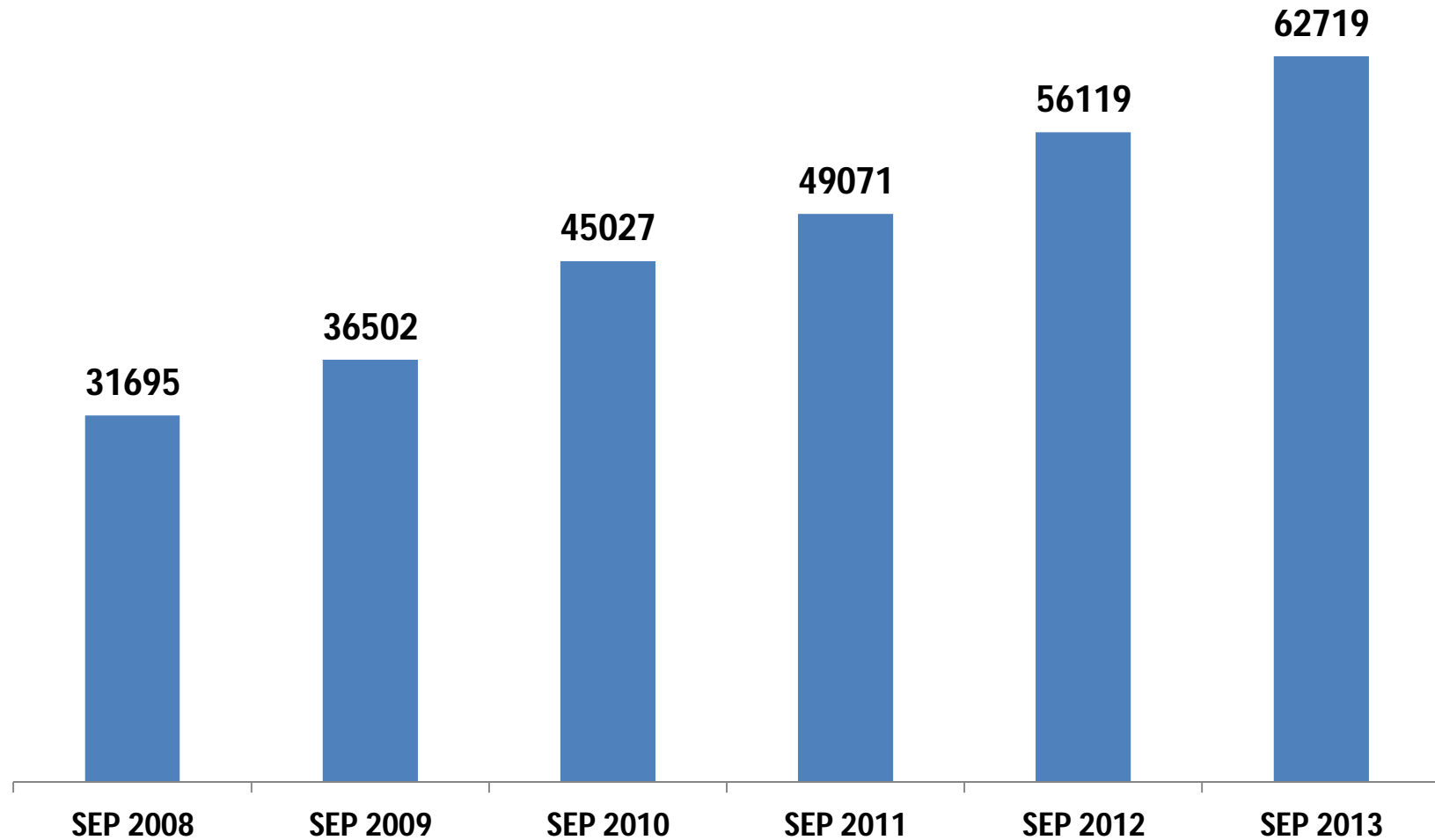
सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

Segment-wise Deposits (Rs in crore)

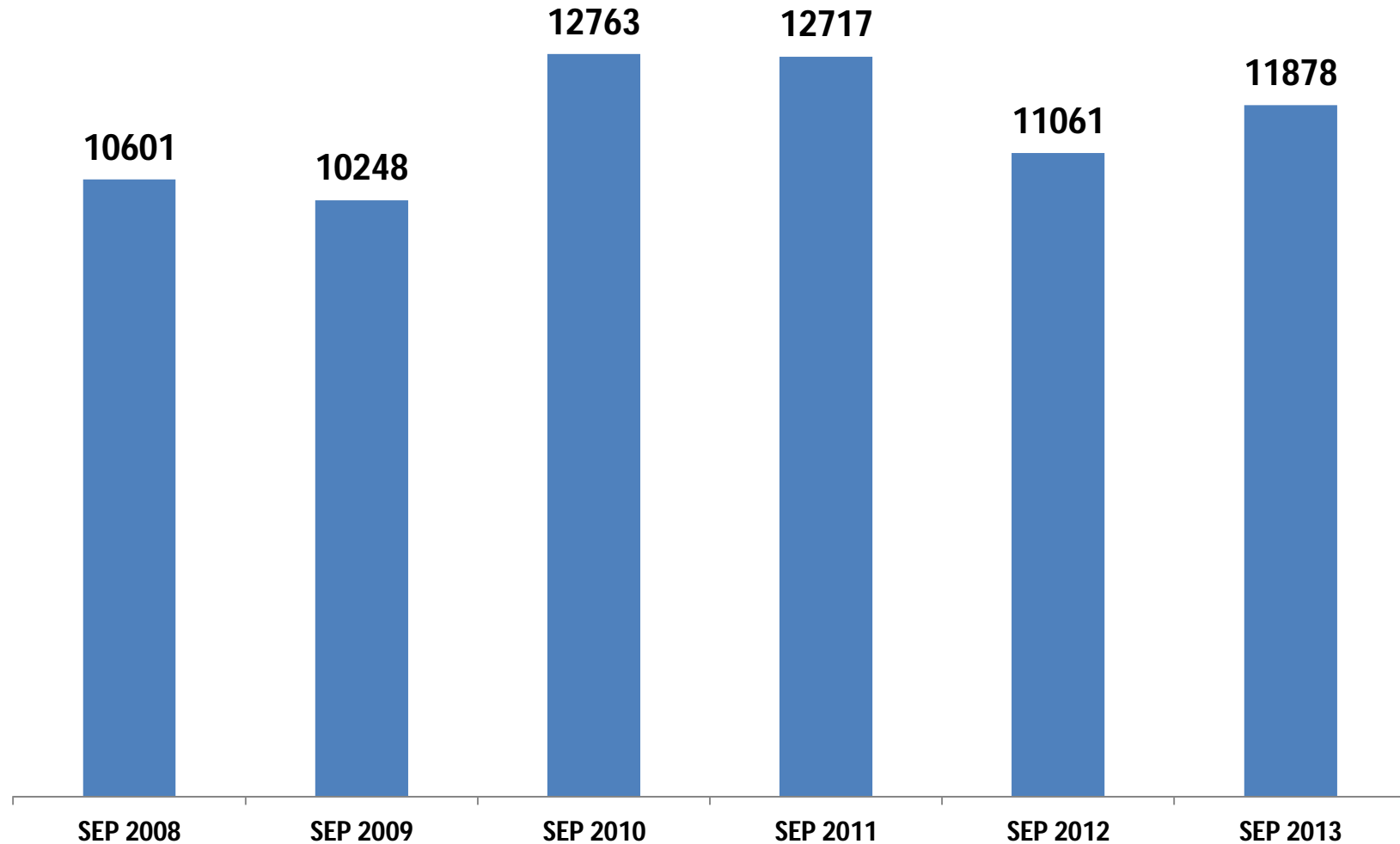
Deposits	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Current	11,061	11,061	14,491	12,910	11,878	11,878	817
Savings	56,119	56,119	59,090	61,264	62,719	62,719	6600
Total CASA	67,180	67,180	73,581	74,174	74,597	74,597	7417
Core Term	80,545	80,545	97,372	1,04,354	1,05,009	1,05,009	24464
Total Core Deposits	1,47,725	1,47,725	1,70,953	1,78,528	1,79,606	1,79,606	31881
High Cost	55,813	55,813	55,085	52,232	50,807	50,807	(5006)
Total Deposits	2,03,538	2,03,538	2,26,038	2,30,760	2,30,413	2,30,413	26875
CASA %	33.00	33.00	32.55	32.14	32.38	32.38	----

SAVING DEPOSITS (Rs. in Crore)

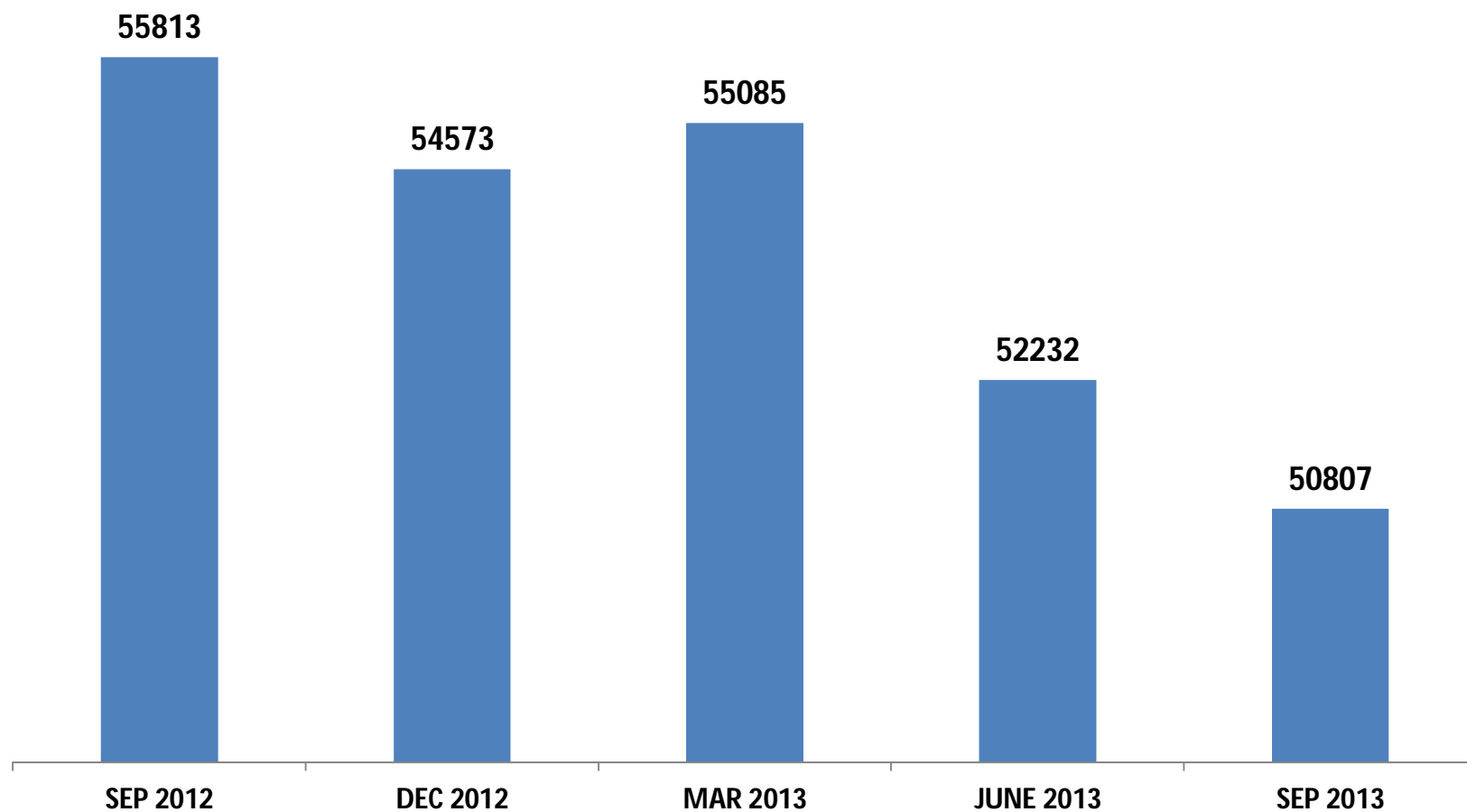


PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

CURRENT DEPOSITS (Rs. in Crore)



HIGH COST DEPOSITS (Rs. in Crore)



PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Total Loans & Advances	1,53,601	1,53,601	1,76,234	1,74,623	1,78,628	1,78,628
Corporate Credit	98,363	98,363	1,20,328	1,15,679	1,19,069	1,19,069
(% to total Loans & Advances)	64.04%	64.04%	68.28%	66.24%	66.66%	66.66%
Agriculture	18,677	18,677	24,658	25,452	22,746	22,746
(% to total Loans & Advances)	12.16%	12.16%	13.99%	14.58%	12.73%	12.73%
- Direct Agriculture	15,055	15,055	19,849	20,180	19,309	19,309
- Indirect Agriculture	3,622	3,622	4,809	5,272	3,437	3,437
MSE	14,692	14,692	17,300	17,459	18,423	18,423
(% to total Loans & Advances)	9.57%	9.57%	9.82%	10.00%	10.33%	10.33%
Retail	18,479	18,479	21,352	23,280	23,884	23,884
(% to total Loans & Advances)	12.03%	12.03%	12.11%	13.33%	13.37%	13.37%
- Housing	6,695	6,695	7,699	8,315	9146	9146
- Education	2,473	2,473	2,567	2,678	2871	2871
- Others	9,311	9,311	11,086	12,287	11867	11867

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Priority Sector Advances (% to ANBC)	42,077 (27.84)	42,077 (27.84)	51,259 (33.92)	52,684 (29.95)	51640 (29.36)	51640 (29.36)
Agriculture (% to ANBC)	18,677 (12.36)	18,677 (12.36)	24,658 (16.31)	25,452 (14.47)	22746 (12.93)	22746 (12.93)
- Direct Agriculture (% to ANBC)	15,055 (9.96)	15,055 (9.96)	19,849 (13.13)	20,180 (11.47)	19309 (10.98)	19309 (10.98)
- Indirect Agriculture (% to ANBC)	3,622 (2.40)	3,622 (2.40)	4,809 (3.18)	5,272 (3.00)	3437 (1.95)	3437 (1.95)
MSE (% to ANBC)	14,692 (9.72)	14,692 (9.72)	17,300 (11.44)	17,459 (9.93)	18423 (10.47)	18423 (10.47)

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
HOUSING LOAN	6695	6695	7699	8315	9146	9146
EDUCATION LOAN	2473	2473	2567	2678	2871	2871
CENT PERSONAL GOLD LOAN	468	468	761	922	793	793
LOAN AGAINST PROPERTY	6638	6638	7743	8657	8263	8263
i. Cent Mortgage	3997	3997	4457	5294	4768	4768
ii. Cent Trade	2463	2463	3002	3068	3198	3198
iii. Cent Rental	86	86	179	186	179	179
iv. Cent Swabhimaan	23	23	25	26	26	26
v. Cent Swabhimaan Plus	69	69	80	83	92	92
Others	2205	2205	2582	2708	2811	2811
Grand Total	18479	18479	21352	23280	23884	23884

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Gross Income	5,681	11,306	23,528	6443	6237	12680	556
Gross Expenses	4,865	9,697	20,355	5443	5695	11138	830
Operating Profit	816	1,609	3,173	1000	542	1542	(274)
Net Profit	330	666	1,015	22	(1509)	(1487)	(1839)

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Interest on Advances	4156	8324	16922	4576	4441	9017	285
Interest on Investments	1163	2286	4779	1257	1415	2672	252
Other Interest Income	9	21	160	12	3	15	(6)
Total Interest Income	5328	10631	21861	5845	5859	11704	531

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

BREAK UP : NON INTEREST INCOME (Rs in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Non Interest Income	353	675	1667	598	378	976	25
Of which:							
Profit on sale of investments	70	172	383	279	29	308	(41)
Commission/ Exchange	193	354	816	178	200	378	7
Recovery in written off a/cs	71	99	282	55	53	108	(18)
Profit on Exchange Transactions	(12)	(29)	61	46	47	93	59
Rent on Safe Deposit Lockers	15	22	49	12	14	26	(1)
ATM Interchange Fee Received	13	25	25	16	16	32	3
Others	3	32	51	12	19	31	16
Total Income	5681	11306	23528	6443	6237	12680	556

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
Interest on deposits	3641	7255	14940	4023	4044	8067	403
Interest on Sub-ordinated debts	142	281	583	150	152	302	10
Interest on borrowings/refinance	130	302	600	135	229	364	99
Total interest Expenses	3913	7838	16123	4308	4425	8733	512

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14	Y-o-Y Q2 14-o- Q2 13 (Amount)
I. Establishment	620	1261	2892	801	832	1633	212
II. Other Optg. Expenses	332	598	1340	334	438	772	106
Total optg. Expenses	952	1859	4232	1135	1270	2405	318
Gross Expenses	4865	9697	20355	5443	5695	11138	830

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

PROVISION (Rs. IN CRORES)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
For NPAs (including Restructured Assets)	492 (114)	874 (310)	1930 (572)	825 (189)	1841 (62)	2666 (251)
On Standard Assets	0	9	91	(12)	7	(5)
Provisions on Investments	(69)	(108)	(163)	170	192	362
Tax	59	163	305	(5)	1	(4)
Others	4	5	(5)	0	10	10
Total Provision & Contingency	486	943	2158	978	2051	3029

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Yield on Advances	11.09	11.13	11.14	10.86	10.29	10.58
Yield on Investments	7.50	7.59	7.60	8.39	7.55	7.94
Cost of Deposits	7.39	7.43	7.42	7.28	7.22	7.26
Cost of Funds	7.44	7.53	7.53	7.35	7.34	7.36
Cost to Income Ratio	53.82	53.60	57.16	53.15	70.11	60.94
Non-Interest Income/ Total Income	6.11	5.97	7.09	9.15	6.06	7.70
Interest Income to AWF	9.35	9.46	9.46	9.15	8.95	9.04
Non Int. Income to AWF	0.62	0.60	0.72	0.94	0.58	0.75
Operating Profits to AWF	1.43	1.43	1.37	1.57	0.83	1.19

ASSET QUALITY & CAPITAL STRUCTURE

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Gross NPAs: Opening Balance	7510	7273	7273	8456	10529	8456
Add: Slippages	1764	3212	5125	2400	2570	4970
Less: Deductions						
1. Write Off	241	539	610	33	674	707
2. Upgradation	158	744	1751	93	491	584
3. Recoveries	369	696	1581	201	371	*572
Total Deductions	768	1979	3942	327	1536	1863
Gross NPAs	8506	8506	8456	10529	11563	11563

* Direct credit to P&L Rs.127 crore. Hence total recovery Rs.699 crores

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

NPA MOVEMENT (Rs. IN CRORE)contd.

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Gross NPAs	8506	8506	8456	10529	11563	11563
Gross Credit	153601	153601	176234	174623	178628	178628
Gross NPA as % of Gross Advances	5.54	5.54	4.80	6.03	6.47	6.47
Net Advances	150069	150069	171936	169696	172655	172655
Net NPA	5695	5695	4988	6527	6512	6512
Net NPA as % of Net Advances	3.80	3.80	2.90	3.85	3.77	3.77

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

SECTOR- WISE NPA

SECTOR	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
POWER- GENERATION	517	517	455	455	451	451
AVIATION	455	455	375	314	379	379
INFRASTRUCTURE	863	863	789	737	876	876
CONSTRUCTION	73	73	294	361	456	456
TEXTILES	131	131	404	425	515	515
TELECOM	95	95	95	49	61	61
OTHERS	6372	6372	6044	8188	8825	8825
TOTAL	8506	8506	8456	10529	11563	11563

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

NPA IN PRIORITY SECTOR							RS. IN CRORE	
TYPE	Q2 12-13 & HY1 12-13		FY 12-13		Q1 13-14		Q2 13-14 & HY1 13-14	
	O/S AMT	NPA AMT	O/S AMT	NPA AMT	O/S AMT	NPA AMT	O/S AMT	NPA AMT
Agriculture	18677	1282	24658	999	25452	1376	22746	1336
MSE	14692	1555	17300	1317	17459	1705	18423	1955
Other Priority Sector	8708	194	9301	314	9773	359	10471	566
Total Priority Sector	42077	3031	51259	2630	52684	3440	51640	3857

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

NPA IN RETAIL CREDIT							RS. IN CRORE	
TYPE	Q2 12-13 & HY1 12-13		FY 12-13		Q1 13-14		Q2 13-14 & HY1 13-14	
	O/S AMT	NPA AMT	O/S AMT	NPA AMT	O/S AMT	NPA AMT	O/S AMT	NPA AMT
Secured (Mortgage)	14599	648	17082	525	19329	635	17973	843
Secured without Mortgage	784	35	1495	34	1997	53	2276	167
Unsecured	3097	217	2775	181	1954	210	3635	238
Grand Total	18479	900	21352	740	23280	898	23884	1248

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

ASSET CLASSIFICATION (Rs.IN CRORE)

PARAMETERS	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Gross Advances	153601	153601	176234	174623	178628	178628
Standard	145095	145095	167778	164094	167065	167065
Sub-Standard	6097	6097	3415	4929	4164	4164
Doubtful	2369	2369	4959	5532	7320	7320
Loss	40	40	82	68	79	79
Provisions for NPA	2811	2811	3469	4002	5045	5045
Provision Coverage Ratio (%)	39.86	39.86	47.75	42.46	49.98	49.98

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Exposure to Infrastructure (Rs. in crore)

TYPE OF INFRASTRUCTURE	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
Road	3362	3362	3651	4251	4710	4710
% of Road to Total Infrastructure	9.86	9.86	9.68	10.71	11.69	11.69
Port	985	985	1706	1726	1730	1730
% of Port to Total Infrastructure	2.89	2.89	4.52	4.35	4.30	4.30
Air-Port	1087	1087	1223	1223	923	923
% of Air-Port to Total Infrastructure	3.19	3.19	3.24	3.08	2.29	2.29
SUB-TOTAL (Road/Port/Air-Port)	5434	5434	6580	7200	7363	7363
% of Road/Port/Air Port to Total Infrastructure	15.94	15.94	17.44	18.14	18.28	18.28

Continued on next slide

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Exposure to Infrastructure (continued from previous slide) (Rs. in crore)

TYPE OF INFRASTRUCTURE	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
POWER	23124	23124	24956	25896	26227	26227
% of Power Sector to Total Infrastructure	67.83	67.83	66.14	65.25	65.12	65.12
Telecommunication	2640	2640	3053	3429	3526	3526
% of Telecommunication to Total Infrastructure	7.74	7.74	8.09	8.64	8.76	8.76
Other Infrastructure	2895	2895	3142	3161	3158	3158
% other Infrastructure to Total Infrastructre	8.49	8.49	8.34	7.96	7.84	7.84
TOTAL INFRASTRUCTURE	34093	34093	37731	39686	40274	40274
% of Total Infrastructure to Total Loans	22.19	22.19	21.41	22.72	22.44	22.44
Total loans	153601	153601	176234	174651	179479	179479

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

EXPOSURE TO CAPITAL MARKET (Rs. in crore)

CAPITAL MARKET	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
OUTSTANDING	1675	1675	1699	1716	1739	1739

EXPOSURE TO NBFC

NBFC	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
MFI	573	573	681	600	613	613
HFC	2313	2313	2407	1877	2072	2072
OTHERS	12021	12021	14635	12119	12420	12420
TOTAL	14907	14907	17453	14596	15105	15105

EXPOSURE TO COMMERCIAL REAL ESTATE

COMMERCIAL REAL ESTATE	Q2 12-13	HY1 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	HY1 13-14
DEVELOPERS	4983	4983	5119	5559	5535	5535
LEASE RENTALS	1273	1273	1393	1492	1406	1406
TOTAL	6256	6256	6512	7091	6941	6941

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

RESTRUCTURED ASSETS (Rs IN CRORES)

SR. NO	DETAILS OF RESTRUCTURED ACCOUNTS	No of ACCOUNTS	AMOUNT (Rs in crore)	1 Cr. & Above	
				No of ACCOUNTS	AMOUNT (Rs in crore)
1	Total Restructured Assets as on 30.09.2013	24083	25598	285	24741
2	- Of which NPA	10159	2686	71	2175
3	Net Standard Restructured as on 30.09.2013	13924	22912	214	22565
4	Incremental increase in Total Restructured Assets in Q2-FY 2013-14	2245	1262	13	1247
5	Restructured Assets that turned into NPA during Q2 FY2013-14	11	115.41	11	115.41

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

RESTRUCTURED ASSETS (Rs IN CRORES)

Standard Restructured	Total Standard Restructured (Rs. in crore)		Restructured Assets turned NPA (Rs. in crore)
	A/C	Amount	Amount
A/C Restructured in FY 08-09	34860	1802	0
A/C Restructured in FY 09-10	4407	3060	226
A/C Restructured in FY 10-11	5568	500	240
A/C Restructured in FY 11-12	3534	11654	1496
A/C Restructured in FY 12-13	8676	6371	281
A/C Restructured in Q2-12-13	427	1049	0
A/C Restructured in Q1-13-14	1183	2518	0
A/C Restructured in Q2-13-14	2245	1262	115

RESTRUCTURED ASSETS UNDER CDR (Rs IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
SEPTEMBER 2012	30565	21199	41	3656	30524	17543
MARCH 2013	15173	22681	46	4919	15127	17762
SEPTEMBER 2013	24083	25598	59	6058	24024	19540

SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30th SEPTEMBER 2013

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)
1	POWER	12326
2	INFRASTRUCTURE	2297
3	OTHER INDUSTRIES	1402
4	TELECOMMUNICATION	1299
5	IRON AND STEEL	1265
6	AVIATION	1212
7	TEXTILES	921
8	OTHER SERVICES	783
9	CRE	581
10	ENGINEERING	401

To BE CONTINUED IN NEXT SLIDE

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

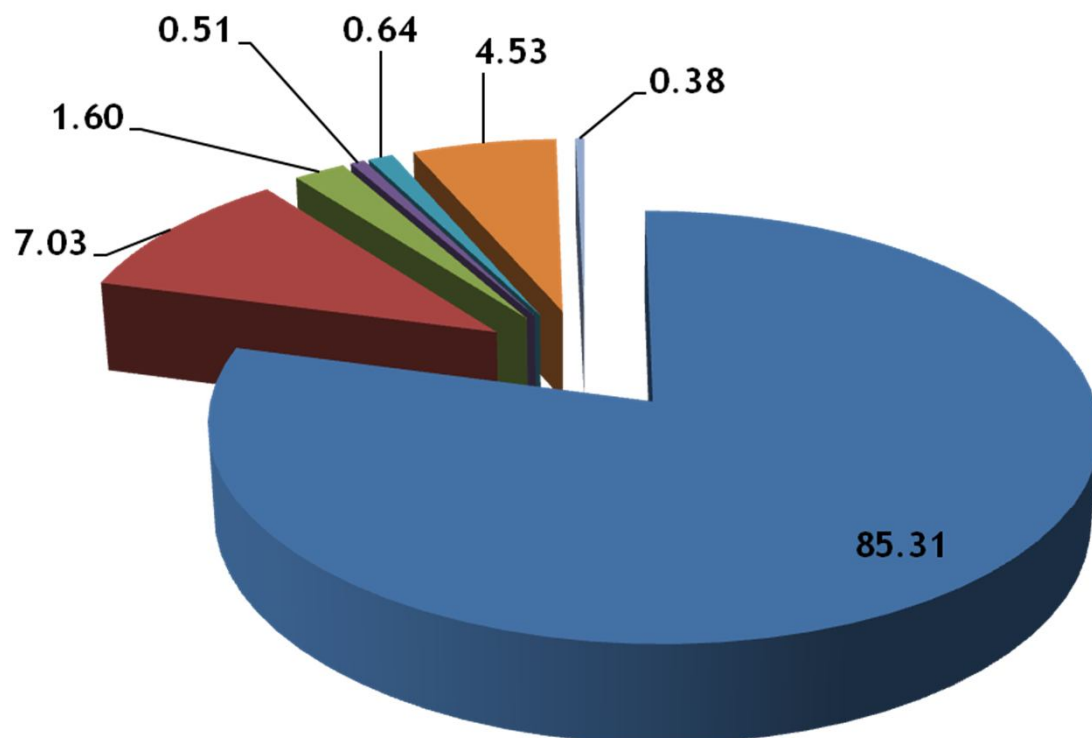
SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30th SEPTEMBER 2013(contd....)

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)
11	CEMENT	361
12	HARDWARE	355
13	SHIPPING	280
14	MISC SECTORS	280
15	AGRICULTURE	266
16	PHARMACEUTICALS	208
17	SMALL AND MEDIUM ENTERPRISES	201
18	MICRO FINANCE	151
19	CHEMICAL	116
20	OIL AND PETROLEUM	36
21	BELOW ONE CRORE	857
	TOTAL	25598

CAPITAL ADEQUACY (%)

	Q2 12-13	Q2 13-14	Q1 13-14
BASEL II			
CRAR	11.51	11.41	11.43
Tier I	7.52	8.17	8.14
Tier II	3.99	3.24	3.29
BASEL III			
CRAR	Not Applicable	10.15	11.32
Tier I	Not Applicable	6.52	7.69
Tier II	Not Applicable	3.63	3.63

Shareholding Pattern – 30th September 2013



■ Government Of India ■ FI s ■ FII s
■ Insurance Cos. ■ Other Body Cos. ■ Public
■ Others

Government Of India	85.31
FI s	7.03
FII s	1.60
Insurance Cos.	0.51
Other Body Cos.	0.64
Public	4.53
Others	0.38

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

Overall status implementation of FIP

Sr. No.	Particulars	September 2012	September 2013	March 2013
1	No. of villages covered (>2000 Population)	4212	4215	4213
2	No. of villages covered (<2000 Population)	3980	5184	4471
3	Total Villages covered	8192	9399	8684
4	No. of BCs appointed	4720	5162	4860
5	No. of accounts opened(in lacs)	33.58	44.14	37.30
6	No. of Transactions(Rs.in lacs)	For HY 2012-13 7.13	For HY 2013-14 12.21	22.42
7	Amount of Transaction (Rs.in lacs)	For HY 2012-13 4194	For HY 2013-14 11897	15439
8	Deposit through BCA (Rs. in lacs)	1618	3587	2467
9	Advances through BCA (Rs. In lacs)	0	39.81	17.55

DBT STATUS – OUR LEAD DISTRICTS

District	Beneficiaries list recd by LDMs	Account opened	Debit cards issued	Aadhaar no. seeded in accounts	Mapping of Aadhaar done with NPCI	Beneficiaries details yet to be recd
Amravati	105766	73255	22152	53040	53040	20892
Hoshangabad	33926	31907	3206	15625	15625	356
Coochbehar	27821	22679	3078	9231	9231	58217
Etawah	87444	86434	9062	1023	1023	0
Jabalpur	17953	16769	2156	2434	2434	70417
Jalgaon	108502	54870	89	14344	14344	65057
Koriya	36823	35751	11511	2867	2867	0
Kota	21295	21295	11876	9647	9647	0
Total	439530	342960	63130	108211	108211	214939

PERFORMANCE HIGHLIGHTS- Q2 FY2013-14

DBT (LPG) STATUS – OUR LEAD DISTRICTS

Name of District	Total number of LPG beneficiaries in the district	Of (3), no. of beneficiatries whose bank accounts have been opened	Of (4), Beneficiaries whose verified Aadhaar number has been furnished by District Administration to Banks through LDM for seeding	Of which no. of accounts that have been seeded with Aadhaar
2	3	4	5	6
Amravati	375564	317065	101798	101798
Hoshangabad	135125	100101	38476	38476
Jabalpur	379450	31730	31730	31730
DHULE	251858	58594	22108	22108
Mandsaur	121196	6373	5324	5324
Jalgaon	667821	51903	51903	51903
Total	1931014	565766	251339	251339

AWARDS AND ACCOLADES

-  Bank has received second award in the category: Public – Service Sector (Large) for **Excellence in Cost Management** by Institute of Cost Accountants of India.
-  During the quarter ended Sep 30, 2013, our Bank was conferred '**BEST FINANCIAL ADVISOR AWARD UNDER PSU CATEGORY**' by CNBC TV & UTI Mutual Fund.
-  During the quarter ended Sep 30, 2013, our Bank was conferred '**Greentech Safety Award – 2013**'.



INITIATIVES

- ❖ Innovative concept of **Grow- Green Trees** – through this, we have replaced the mementos with Certificates having planted specific number of trees in the wastelands of the country in association with Growtrees.com
- ❖ **Green Initiative** measures viz.:– circulation of Board agenda papers to directors through electronic mode, back to back printing on papers
- ❖ Bank's Clients greeted via SMS & E-Mails on all Festivals of National & Regional importance.
- ❖ **“Customer Delight initiative”** to send flower/bouquets on the Birthdates of our “Cent Premium” customers.



INITIATIVES (contd..)

- ❖ Facility of **online opening of time deposit accounts** to Internet Banking users offered – being first Nationalised Bank to offer this facility.
- ❖ Standardised Branding of Branches, ATMs, Kiosks, Lifts & Gates.
- ❖ Branding of public transport through **500 Tab Cabs**.
- ❖ Under “**Cent Sanskriti**”, various CSR activities were undertaken in the field of healthcare, education, welfare of old age people & destitutes, drought relief etc. by associating with renowned NGOs across the country.

INITIATIVES (contd..)







“Financial Inclusion (FI)

- ❖ As on 30 September 2013, Bank has covered 9399 unbanked villages through 5162 BCs and 116 Brick & Mortar Branches. Bank is doing FI activities in 377 districts across the country.
- ❖ Number of FI accounts increased from 33.58 lacs on 30 September 12 to **44.14 lacs** on 30 September 2013 (**YoY growth 31.44%**)
- ❖ No. of FI Transactions through BC has increased from 13.16 lacs in the year ended September 12 to **27.50 lacs** in the year ended September 13 (**YoY growth 2.09 times**).
- ❖ The amount of transaction through BCA has grown from Rs.67.25 crores as on September 12 to **Rs.231.42 crores** as on **September 13 (YoY growth 3.44 times)**



INITIATIVES (contd..)

“Direct Benefit Transfer (DBT)”

-  Under DBT first phase, we are lead bank in two districts **Hoshangabad** in MP and **Amravati** in Maharashtra. Out of 4.39 lacs beneficiaries list received from the Government, accounts of 3.43 lacs (78%) beneficiaries have already been opened by the banks.
-  Under DBT second phase (implemented from 01 July 2013) out of 78 Districts, we are lead district in six districts , viz Cooch Behar (WB), Etawah (UP), Jalgaon (Maharashtra), Jabalpur (MP), Koriya (Chattisgarh) and Kota (Rajasthan)
-  Bank is in the forefront to implement the coveted DBT project of the Government.
-  No. of DBT/L transfers through the Bank has increased from **46477** as on June 2013 to **197561 as on 30** September 13.(Growth **more than 4 times**)
-  Amount of DBT benefits transferred through the Bank has increased from **Rs.3.55 crores** as on June 13 to **Rs. 11.63 crores as** on 30 September 13 with **growth of 3.27 times.**
-  Bank is lead in six districts where DBT for LPG is being implemented namely Amravati (MH), Hoshangabad (MP), Jalgaon (MH), Jabalpur (MP), Dhule (MH) and Mandsaur (MP)



ACHIEVEMENTS

- ❖ **Debit Card base increased from 50 lacs to 57 lacs during Q2.**
- ❖ **During Q-2, Bank stood 1st in mobilizing insurance premium and policies amongst all Bancassurance partners of LIC. Bank has canvassed 61891 policies with premium of Rs. 92.94 crores with commission earning of Rs. 6.76 crore as at 30 Sep 2013.**
- ❖ **Under General Insurance business, Bank has mobilized 116677 policies with premium collection of Rs. 49.48 crore with commission earning of Rs. 6.08 crore as at Sep 2013.**

