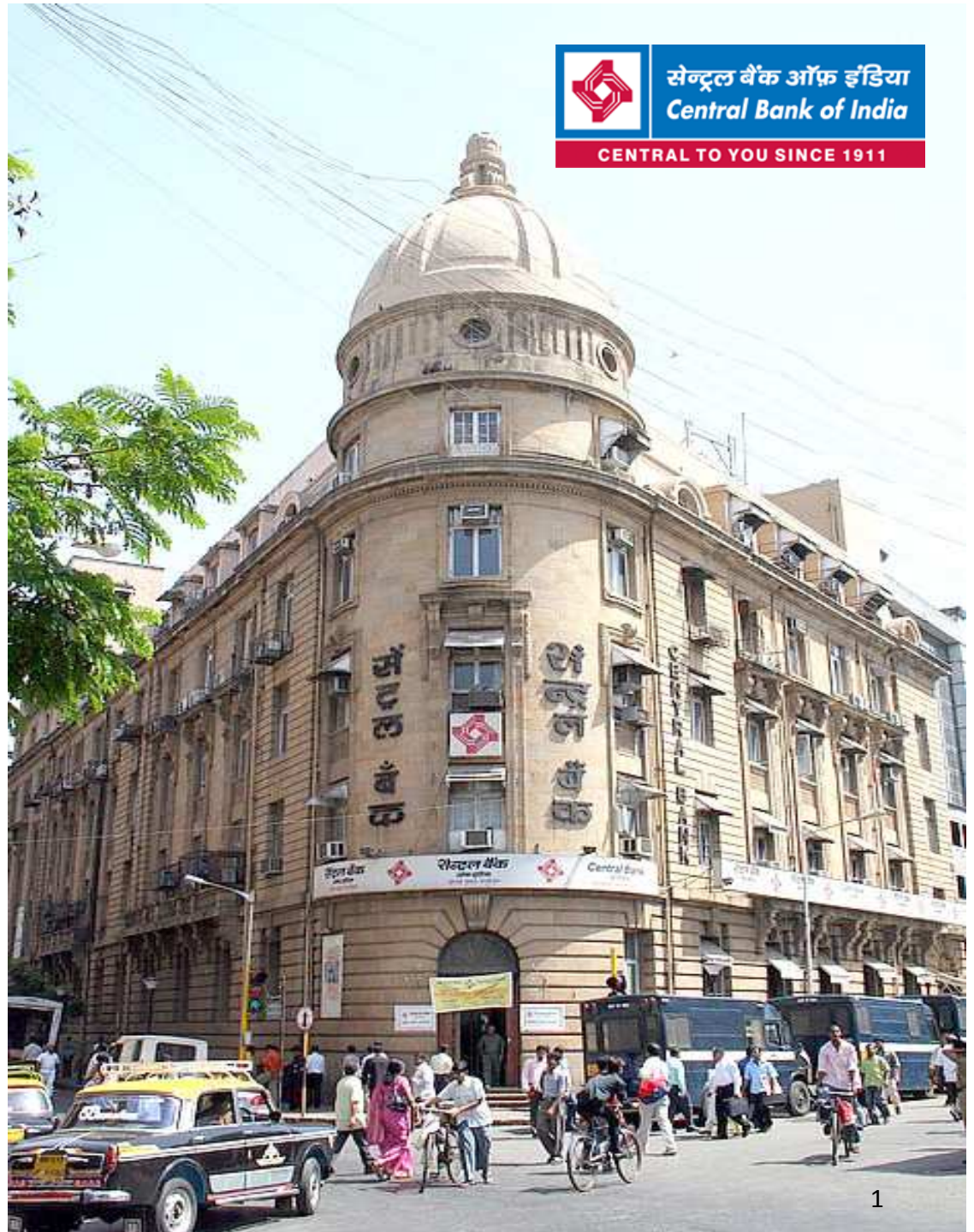




PERFORMANCE HIGHLIGHTS

For the
Quarter Ended
30th June 2011





Performance Highlights- Q1 FY 2011-12



(₹ in Crores)

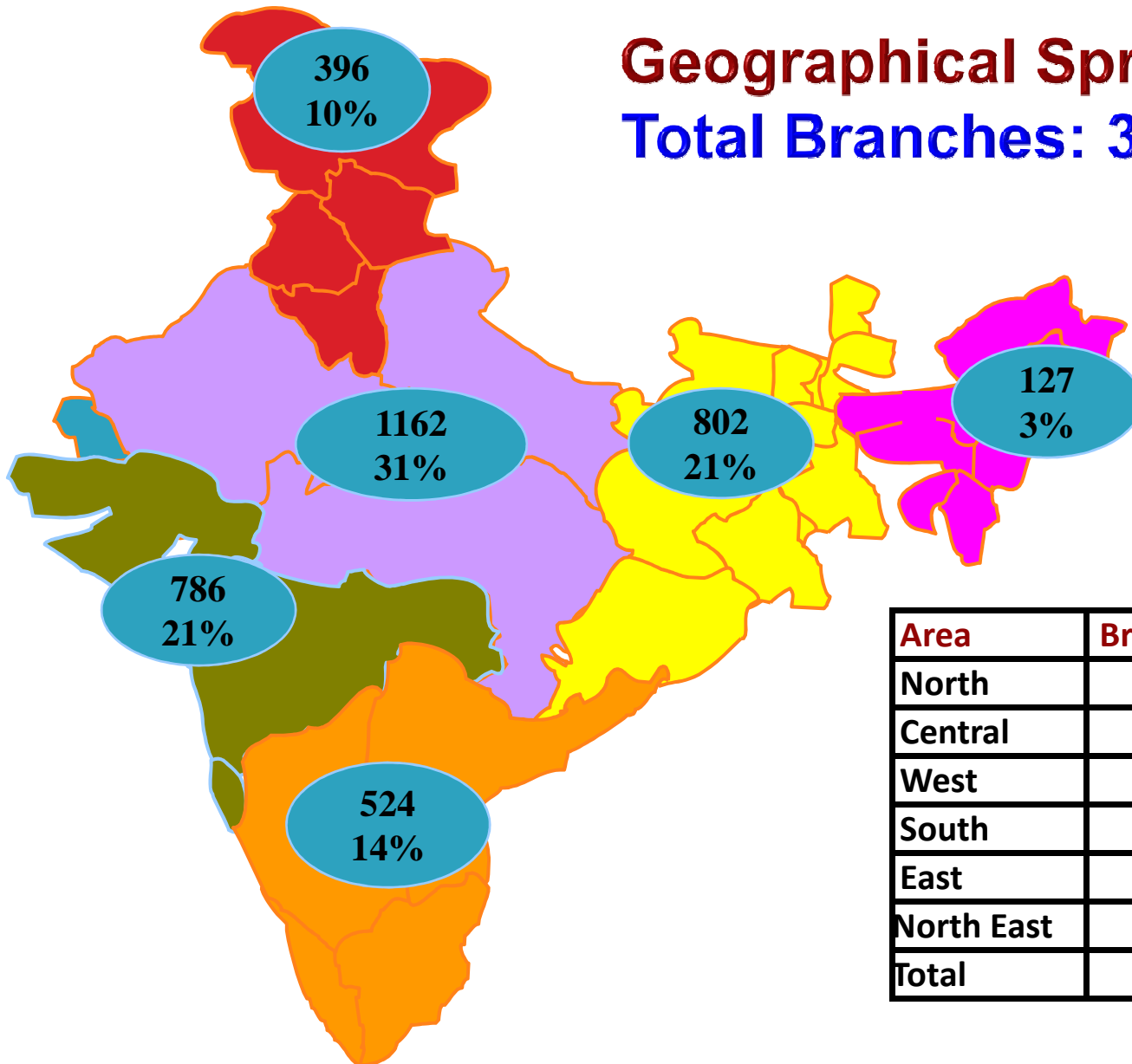
Parameters	Q1 FY-2011-12	Q1 FY-2010-11	Absolute Growth	Y-o-Y Growth	FY Mar-11
Total Business	311929	262120	49809	19.00	310763
Total Deposits	185885	154559	31326	20.27	179356
Total Loans and Advances	126044	107561	18483	17.18	131407
Gross Income	4840	3658	1182	32.31	16486
Net Interest Income	1330	1119	211	18.86	5326
Operating Profit	792	668	124	18.56	2591
Net Profit	281	337	-56	-16.62	1252
Net Interest Margin	2.99	2.86	0.13	-	3.31
Cost of Deposits	6.80	5.53	1.27	-	5.71



Performance Highlights- Q1 FY 2011-12



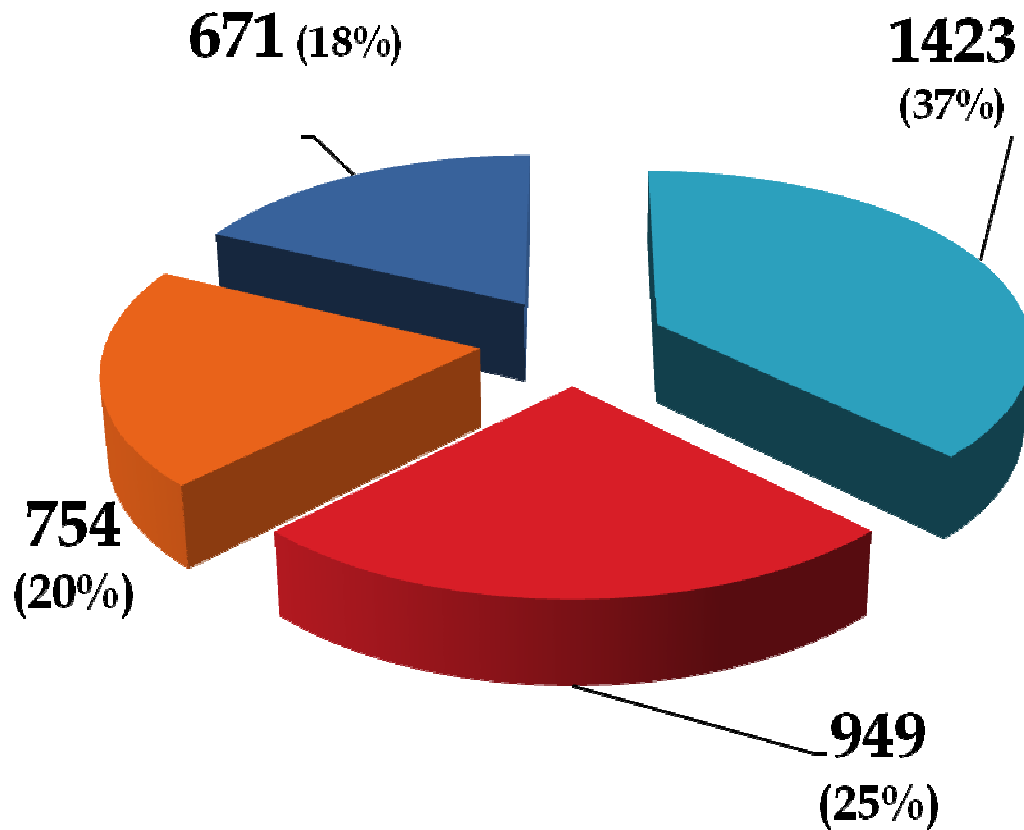
Geographical Spread Total Branches: 3797



Area	Branches	%
North	396	10
Central	1162	31
West	786	21
South	524	14
East	802	21
North East	127	3
Total	3797	100



Branch Segmentation As On 30.06.2011



■ Rural ■ Semi Urban ■ Urban ■ Metropolitan

Total Branches	3797
Rural	1423
Semi Urban	949
Urban	754
Metropolitan	671
ATMs	1106



Performance Highlights- Q1 FY 2011-12



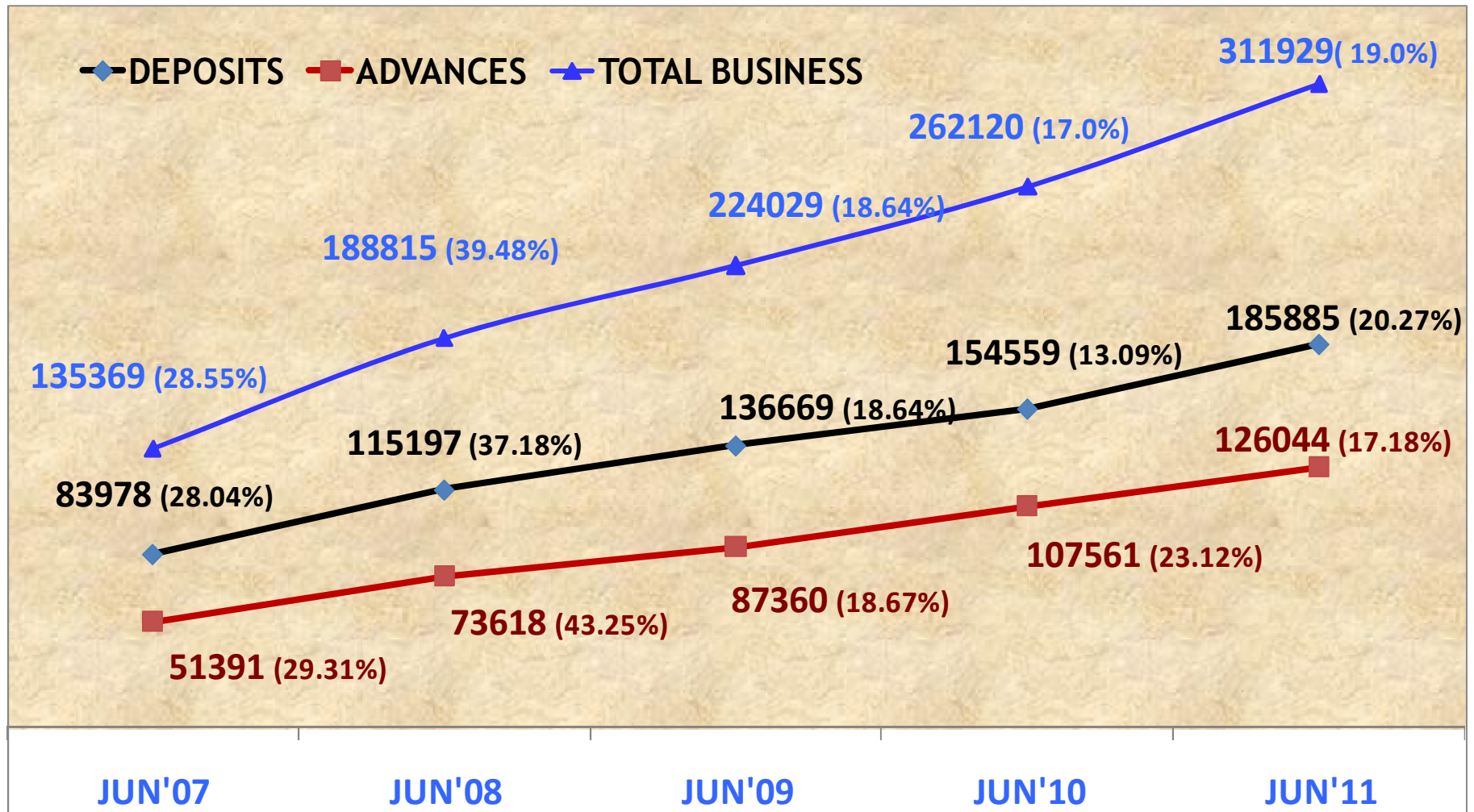
BUSINESS



Performance Highlights- Q1 FY 2011-12



Quarterly Business Growth





Performance Highlights- Q1 FY 2011-12



Business Growth

(₹ in Crores)

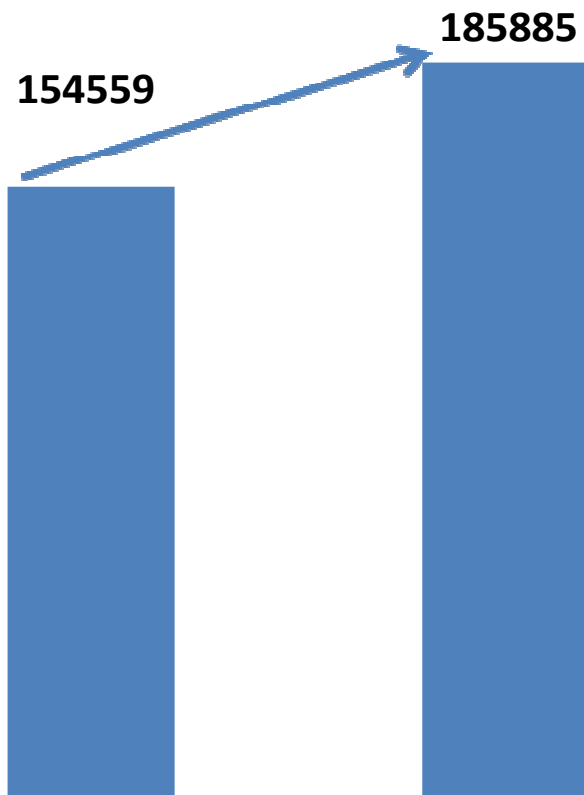
Particulars	Q1 FY 2011- 12	Q1 FY 2010-11	Absolute Growth	Y o Y Growth (%)	FY 2010-11
Deposits	185885	154559	31326	20.27	179356
Loans and Advances	126044	107561	18483	17.18	131407
Total Business	311929	262120	49809	19.00	310763
Investments	60710	48389	12321	25.46	54847



Business Growth

(₹ in Crores)

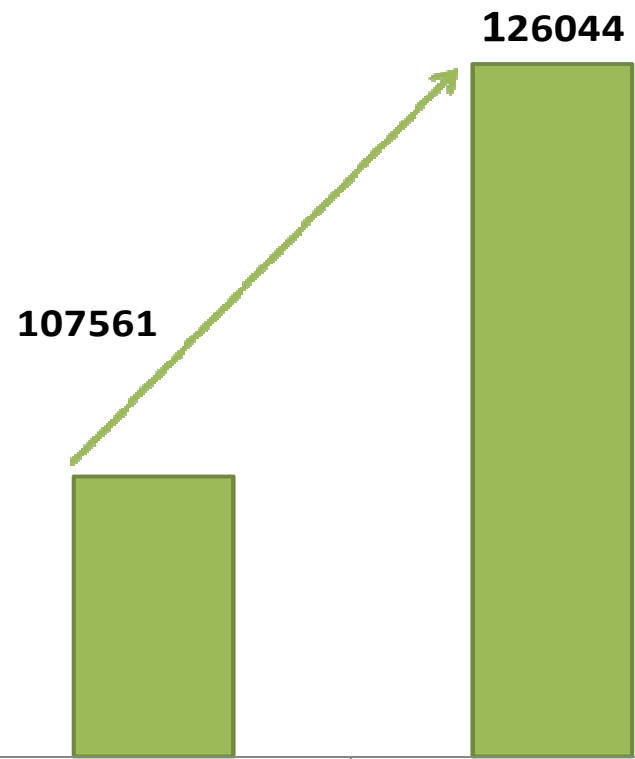
Deposits (Gr. 20.27%)



JUNE 2010

JUNE 2011

Advances (Gr. 17.18%)



JUNE 2010

JUNE 2011



Performance Highlights- Q1 FY 2011-12



Segment-wise Deposits

(₹ in Crores)

Particulars	Q1- FY 11-12	Q1 FY10-11	Absolute Growth	Y o Y Growth (%)
Current	12686	10799	1887	17.47
Savings	47867	42004	5863	13.96
Total CASA	60553	52803	7750	14.68
Term	125332	101756	23576	23.17
Total Deposits	185885	154559	31326	20.27
Share of CASA (%)	32.58	34.16	-	-



Performance Highlights- Q1 FY 2011-12



Segment Wise Loans and Advances

(₹ in Crores)

Particulars	Q1 FY -2011-12	Q1 FY-2010-11	Absolute Growth	Y o Y Growth (%)
Total Loans & Advances	126044	107561	18483	17.29
Corporate Credit	79858	70076	9782	13.96
Agriculture	19785	16566	3219	19.43
- Direct Agriculture	12806	11131	1675	15.05
- Indirect Agriculture	6979	5435	1544	28.41
MSME	12067	9497	2570	27.06
Retail Credit	14334	11422	2912	25.49

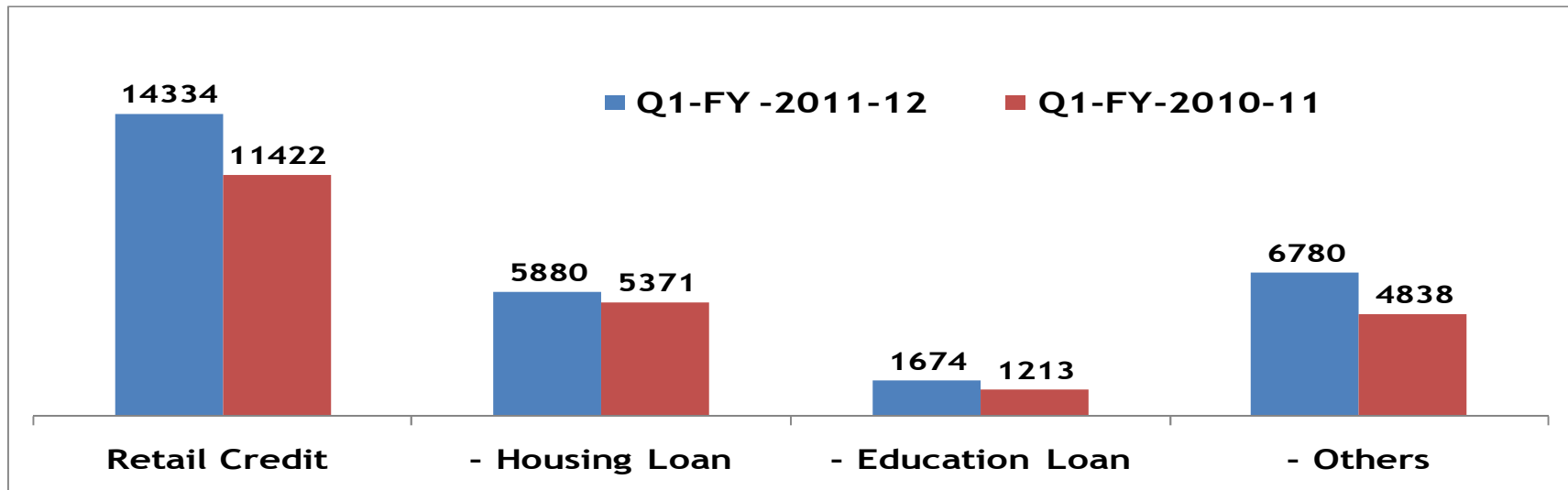


Performance Highlights- Q1 FY 2011-12



Retail Advances Portfolio

(₹ in Crores)



Particulars	Q1-FY -2011-12	Q1-FY-2010-11	Absolute Growth	Y o Y Growth (%)
Retail Credit	14334	11422	2912	25.49
- Housing Loan	5880	5371	509	9.48
- Education Loan	1674	1213	461	38.0
- Others	6780	4838	1942	40.14



Performance Highlights- Q1 FY 2011-12



Exposure to Infrastructure

(₹ in Crores)

Industry Type	Jun- 11			Jun-10			Mar-11		
	FB	NFB	Total	FB	NFB	Total	FB	NFB	Total
Road	2352	99	2451	2729	45	2774	2381	100	2481
Port	1002	18	1020	600	20	620	1054	18	1072
Air-Port	861	35	896	840	35	875	867	35	902
Sub Total (Road/Port/Air-Port)	4215	153	4368	4169	100	4269	4302	153	4455
Total Power	17379	581	17960	13506	504	14010	17096	478	17574
Telecommunication	2426	165	2591	5591	9	5600	4062	176	4238
Other Infrastructure	2232	34	2265	3522	391	3913	2205	34	2239
Total	26252	933	27185	26788	1004	27792	27665	841	28506



Performance Highlights- Q1 FY 2011-12



Exposure to Capital Market, NBFC & Real Estate

(₹ in Crores)

Capital Market	Jun-11	Jun-10	Mar-11
Outstanding	2343	1192	2224.5

NBFC	Jun-11	Jun-10	Mar-11
MFI	692	588	750
HFC	3740	2116	3801
Others	9430	4831	10626
Total	13862	7535	15177

Commercial Real Estate	Jun-11
Developers	5601
Lease Rentals	223
Total	5824



FINANCIALS



Performance Highlights- Q1 FY 2011-12



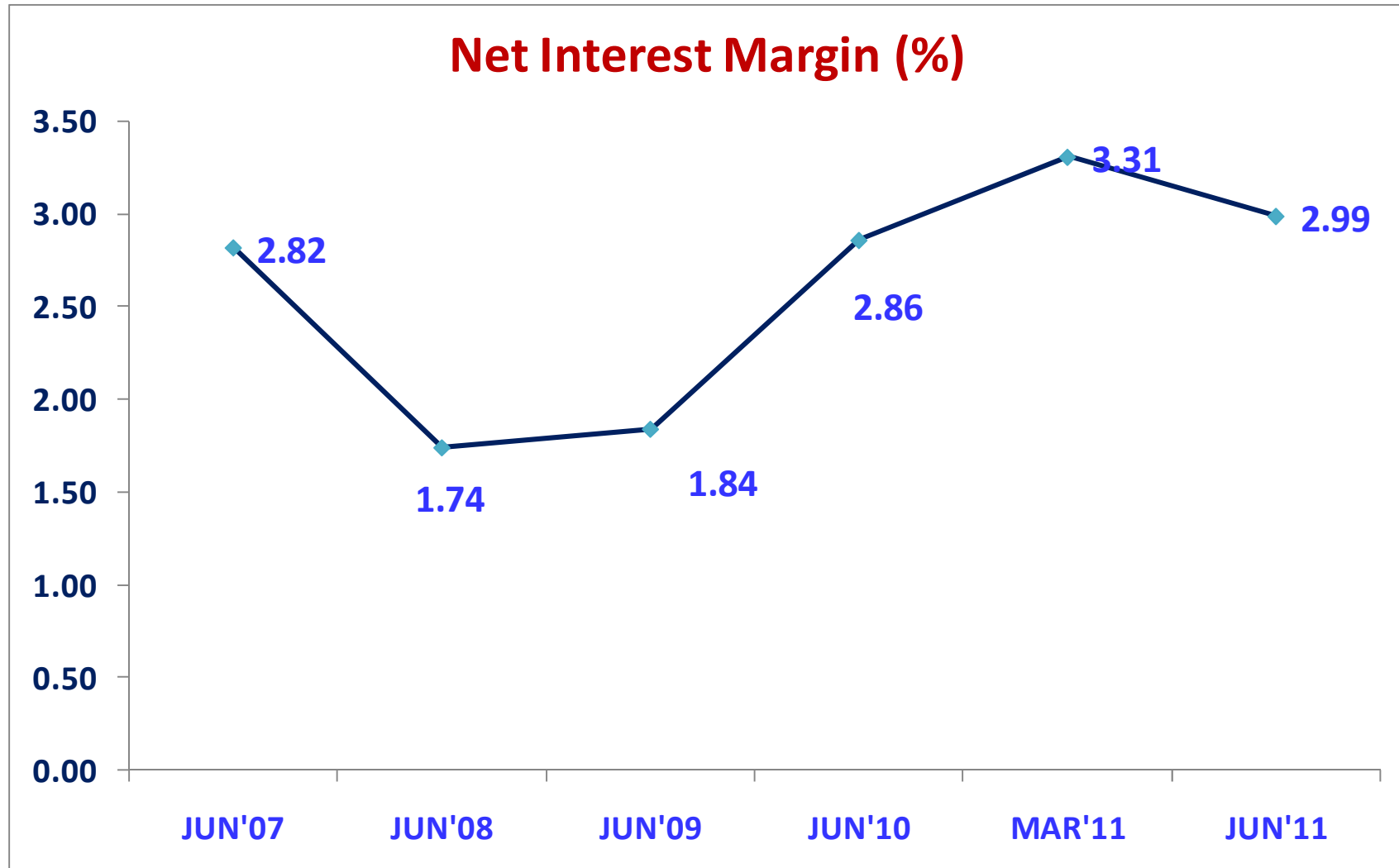
Profitability

(₹ in Crores)

Particulars	Q1-FY - 2011-12	Q1-FY- 2010-11	YoY Growth (%)	FY-2010- 11	Q4 -FY- 2010- 11
Gross Income	4840	3658	32.31	16486	4755
Gross Expenses	4048	2990	35.38	13895	4423
Operating Profit	792	668	18.56	2591	332
Net Profit	281	337	-16.62	1252	133
NIM (%)	2.99	2.86	-	3.31	3.47
Net Interest Income	1330	1119	18.86	5326	1429
Non-Interest Income	282	247	14.17	1265	522



Performance Highlights- Q1 FY 2011-12





Performance Highlights- Q1 FY 2011-12



Profit from Core Operations

(₹ in Crores)

Particulars	Q1FY 11-12	Q1FY10-11	Variations		Q4FY11
			Amt.	%	
Net Profit	281	337	-56	-16.62	133
Treasury Trading Profit	104	60	44	73.33	166
Depreciation/ Provision on Investment	139	-14	153	-	72
Core Net Profit	316	263	53	20.15	39
Operating Profit	792	668	124	18.56	331
Treasury Trading Profit	104	60	44	73.33	166
Core Operating Profit	688	608	80	13.15	165



Profitability Indicators

Particulars	Q1 FY 2011-12	Q1 FY-2010-11	FY 2010-11	Q4 FY - 2010-11
Yield on Advances	11.37	9.65	10.29	10.60
Yield on Investments	7.14	6.72	7.14	7.87
Cost of Deposits	6.80	5.53	5.71	6.08
Cost to Income Ratio	50.90	51.12	60.68	83.03
Non-Interest Income/ Total Income (%)	5.83	6.75	7.67	10.98



Performance Highlights- Q1 FY 2011-12



Non Interest Income

(₹ in Crores)

Particulars	Q1-FY - 2011-12	Q1-FY- 2010-11	Y o Y Growth (%)	FY-2010- 11	Q4 – FY2010-11
Commission/ Exchange & Brokerage	134	130	3.08	621	181
Trading Profit on Investment (Net)	104	60	73.33	312	166
Recovery in Written-off Accounts	17	65	-73.85	240	75
Other Income	27	(8)	437.50	92	100
Total Non Interest Income	282	247	14.17	1265	522



Performance Highlights- Q1 FY 2011-12



Key Performance Indicators

Particulars	Q1 FY -2011-12	Q1 FY-2010-11	FY 2010-11
Return on Average Assets (%)	0.56	0.78	0.70
Return on Equity(%)	13.75*	23.51	19.80
Earning per Share (₹)	4.35*	8.34	27.69
Book Value per Share	120.29*	107.96	130.96

* Impact of Rights issue in April, 2011



Performance Highlights- Q1 FY 2011-12



Investments : Classifications

(₹ in Crores)

Particulars	Q1 FY 2011-12	% of Total Portfolio	Q1 FY-2010-11	% of Total Portfolio
SLR	52164.86	85.92	42773.70	88.40
Non-SLR	8545.28	14.08	5615.31	11.60
TOTAL	60710.14	100	48389.01	100
Held for Trading	591.40	0.97	11.11	0.02
Available For Sale	15758.38	25.96	12275.01	25.37
Held To Maturity	44360.36	73.07	36102.89	74.61
M. Duration	3.37		3.84	
AFS to HTM	4064.25		108.97	
HTM to AFS			2.64	



Performance Highlights- Q1 FY 2011-12



ASSET QUALITY & CAPITAL STRUCTURE



Performance Highlights- Q1 FY 2011-12



Stressed Asset Movement

(₹ in Crores)

Particulars	Q1 FY -2011-12	Q1 FY-2010-11	FY 2010-11
Gross NPAs: Opening on 1 st April 2011	2394	2458	2458
Add: Slippages	598	289	1409
Less: Deductions			
1. Write off	1	-	554
2. Up-gradation	26	25	163
3. Recoveries	74	107	736
Less URI& Interest Suspense	8	4	20
Gross NPA	2883	2611	2394
Gross NPA as % of GBC	2.29	2.43	1.82
Net NPA	1082	815	847
Net NPA as % Net Advances	0.87	0.77	0.65



Performance Highlights- Q1 FY 2011-12



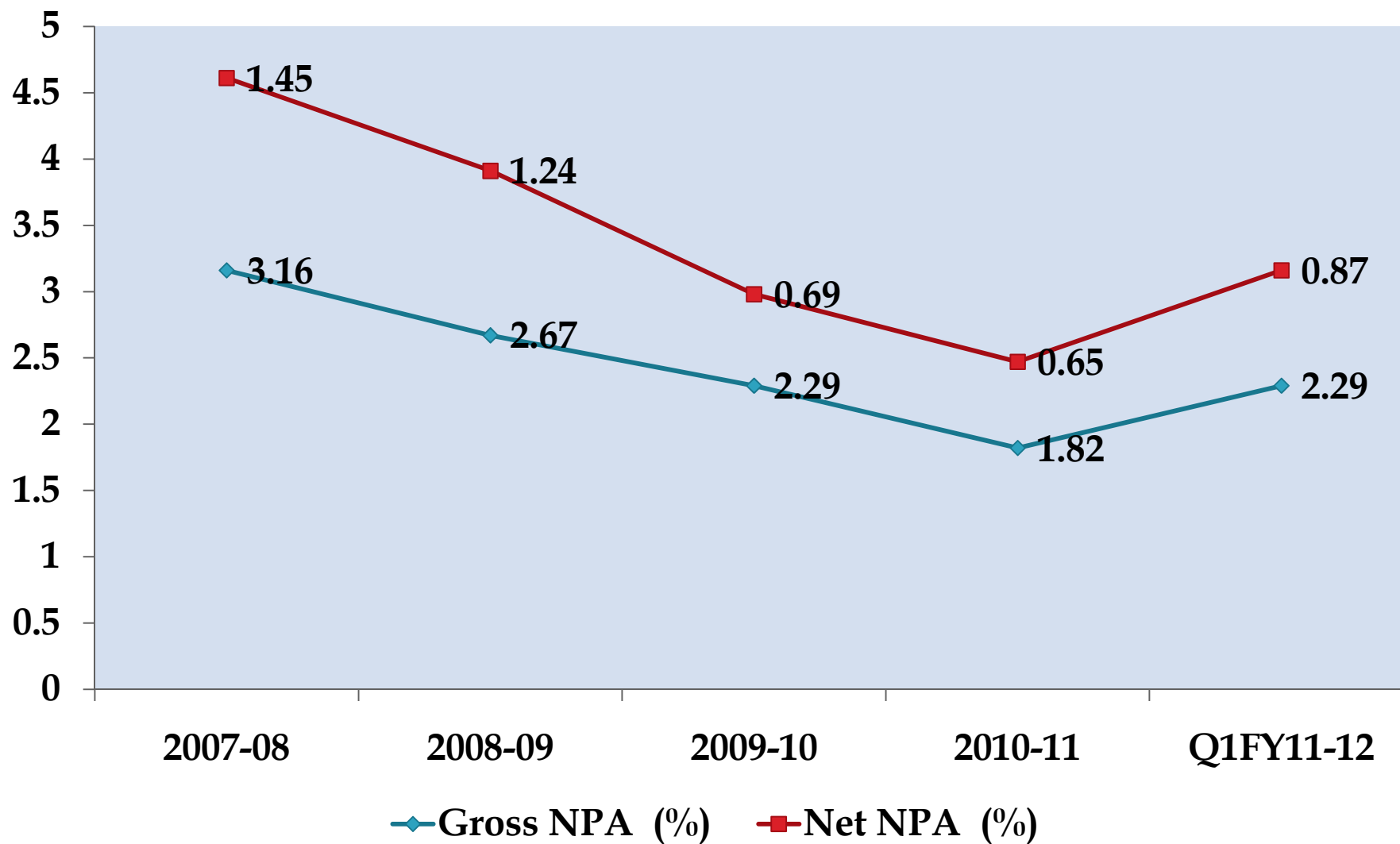
Stressed Asset Details

(₹ in Crores)

Particulars	Q1 FY -2011-12	Q1 FY-2010-11	FY 2010-11
Gross Advances	126044	107561	131407
Standard	123161	104950	129013
Sub-Standard	1235	969	798
Doubtful	1481	1414	1448
Loss	167	228	148
Provisions	1801	1796	1547
Provision Coverage Ratio	65.16	68.75	67.64



Improvement in Asset Quality





Restructured Assets

(₹ in Crores)

S. No.	Details of Restructured Accounts	Accounts	Amount
1	Total Restructured Assets as on 30.06.2011	40737	5499.19
2	Out of which incremental increase in Q1-FY 2011-12	87	2.01
3	% of Restructured Advances/ Portfolio to Total Loans and Advances (as on 30-06-2011)	-	4.36 %
4	- Of which Slippage into NPA	2903	533.27
5	Restructured Loans that slipped into NPA during the quarter	1050	67.25



Performance Highlights- Q1 FY 2011-12



Restructured Assets

(₹ in Crores)

Standard Restructured	Total Standard Restructured		Out of which slipped to NPA
	A/C	Amt	Amount
A/Cs restructured in FY 08-09	34860	1801.61	-
A/Cs restructured in FY 09-10	4407	3059.76	225.66
A/Cs restructured in FY 10-11	5568	500.02	240.31
A/Cs restructured in Qtr Jun' 11	84	1.96	67.30
Total	44950	5363.35	533.27

Slippages as 9.94% to Restructured Portfolio



Performance Highlights- Q1 FY 2011-12



Provisions

(₹ in Crores)

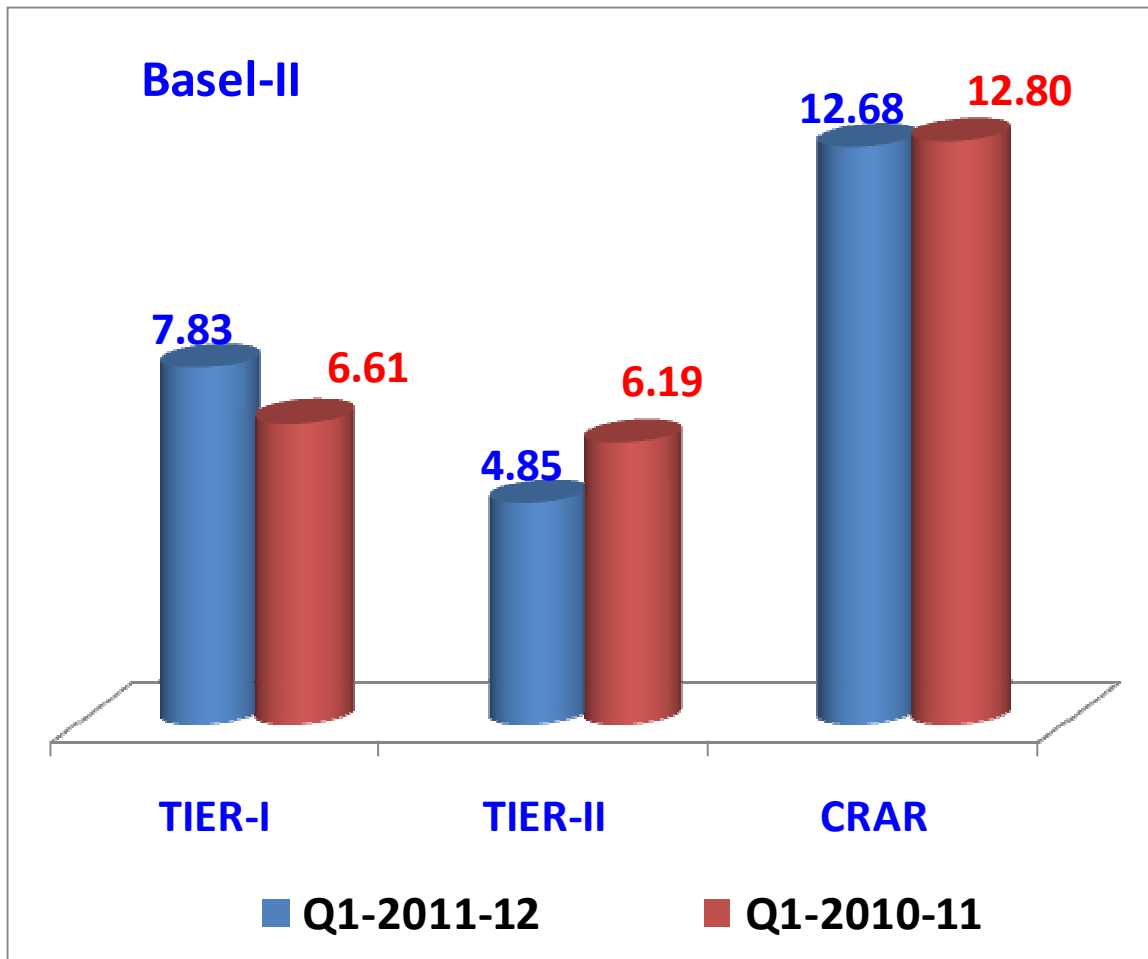
Particulars	Q1 FY -2011-12	Q1 FY-2010-11	FY 2010-11	Q4 FY 2010-11
Taxation	118	135	407	(107.62)
On Standard Assets	2	8	106	62.34
NPA	263	232	632	195.63
Depreciation/Provision on Investments	108	-43	154	41.25
Others	20	-1	40	6.04
Total	511	331	1339	197.64



Performance Highlights- Q1 FY 2011-12



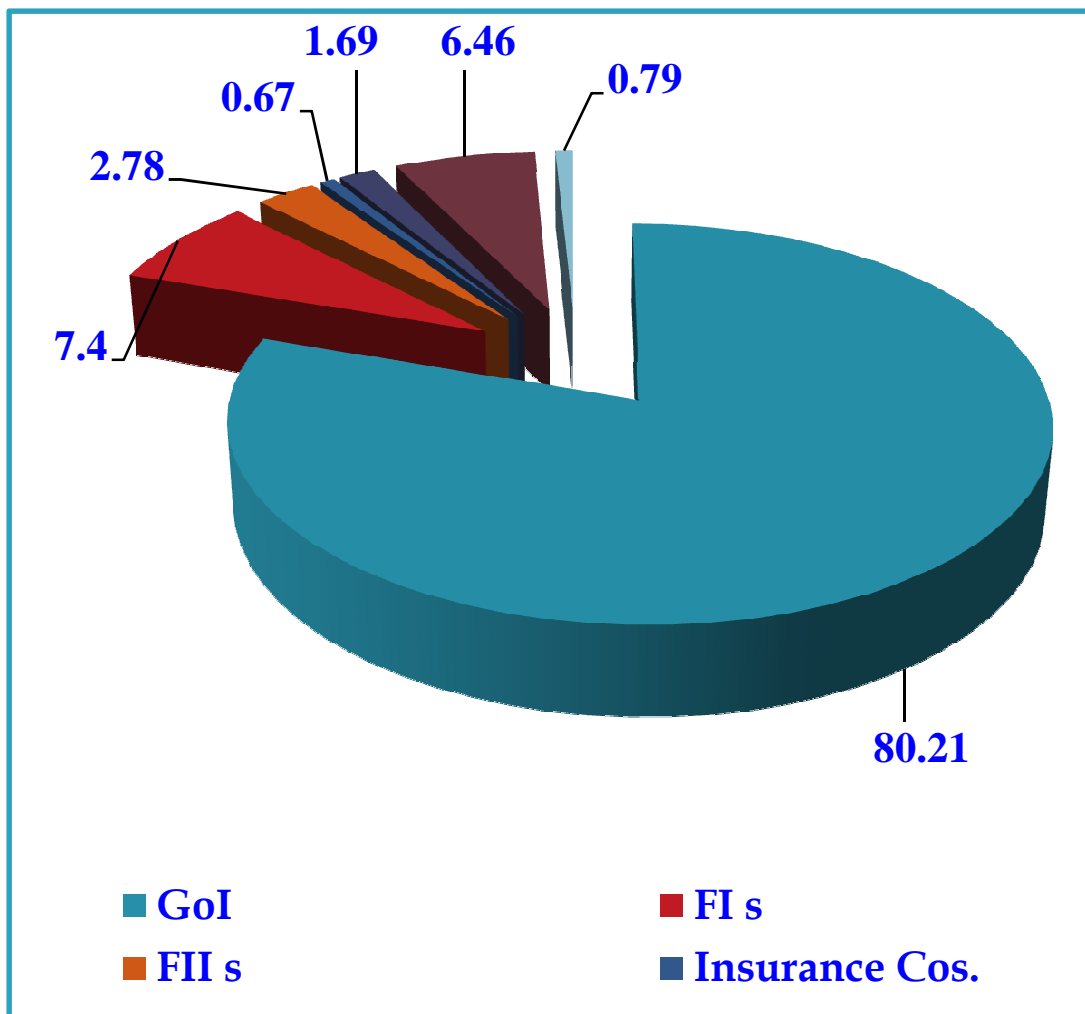
Capital Adequacy Ratio (%)



	Q1 FY11-12	Q1 FY10-11
Basel I		
CRAR	12.33	11.67
Tier I	7.60	6.03
Tier II	4.73	5.64
Basel II		
CRAR	12.68	12.80
Tier I	7.83	6.61
Tier II	4.85	6.19



Shareholding Pattern, June'2011



Government Of India	80.21
FI s	7.40
FII s	2.78
Insurance Cos.	0.67
Other Body Cos.	1.69
Public	6.46
Others	0.79



New Initiatives

- **Bank is in its Centenary year and has already launched ambitious visibility programme leading to better acquisition of business**
- **The Bank has achieved 100% coverage of Core Banking**
- **Bank's ATM Network has been expanded to 1106**
- **Roll out of e-stamping in the states of Gujarat, Delhi & Tamil Nadu**
- **Family Health Insurance package for NRI customers**
- **Fast track educational loans to Indian students studying in Warwick University, UK**
- **Bank has launched web based portal specially for Financial Inclusion**
- **HRMS solution implemented to facilitate paperless processing**
- **E-KIOSK-POC by two vendors will be done shortly**
- **Privilege banking facility for HNI customer to be started soon**



Performance Highlights- Q1 FY 2011-12



New Initiatives ...

- MBAs taken on contract in 2009 have been absorbed/appointed as Managers numbering 09 and as Senior Managers numbering 10
- Process of recruiting 3432 clerks is underway and there is plan for recruiting approx. 2500 Probationary Officers to infuse fresh blood
- There is plan for recruiting 1242 Specialist Officers in the field of IT/Law/Security/Technical Officers/Risk Management/Treasury/ID/Marketing and Agriculture
- Promotion Process was completed, promoting therein 907 Officers, right from Scale I to Scale VII
- Manpower succession planning has been drawn for the year 2011-12 and accordingly recruitment and promotion process shall be initiated to fill the gaps



New Initiatives ...

- **Structured Training Policy is there which has been duly approved by the Board of directors. During the quarter, participation in 268 training programmes (internal/external as well as oversea) have been made by 5342 officials in different scales to upgrade their skills.**
- **Bank received several prizes for best implementation of Rajbhasha**
- **Bank organized different programmes/activities on National & Regional Level. A sustained campaign using Print/Outdoor & Electronic media has improved Bank's visibility substantially and Bank's brand value has shown considerable growth**

A white textured card with the words "Thank You" written in a black cursive script. The card is placed on a grey envelope. The background is a light beige surface.

Thank You