



**FINANCIAL
HIGHLIGHTS FOR
THE QUARTER
ENDED 30th JUNE
2013**



- ❖ **Total Business of the Bank increased to Rs.4,05,383 crore from Rs 3,51,221 crore in June 2012, recording Y-o-Y growth of 15.42%.**
- ❖ **Total Deposits grew by 17.15 % on Y-o-Y to Rs. 2,30,760 crore from Rs. 1,96,977 crore in June 2012 whereas Core Deposits grew by 31.94 % Y-o-Y. Gross advances stood at Rs.1,74,623 crore against Rs 1,54,244 crore in previous Q1 FY 2012-13, registering Y-o-Y growth of 13.21 %.**
- ❖ **Total Income increased by 14.54 % to Rs. 6,443 crore in June 2013 from Rs.5,625 crore in June 2012.**
- ❖ **Operating Profit has increased from Rs. 793 crore in June 2012 to Rs. 1000 crore in June 2013 registering Y-o-Y growth of 26.10 %. However, Net Profit dipped to Rs.22 crore on account of higher provisioning.**
- ❖ **NIM improved to 2.68 % in Q1-FY2013-14 from 2.64 % in Q1-2012-13.**
- ❖ **CRAR under BASELII is at 11.43 % with Tier I at 8.14% whereas CRAR under BASEL III is 11.32% with Tier I at 7.69%.**

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

Performance Highlights June 2013 (Rs in crore)

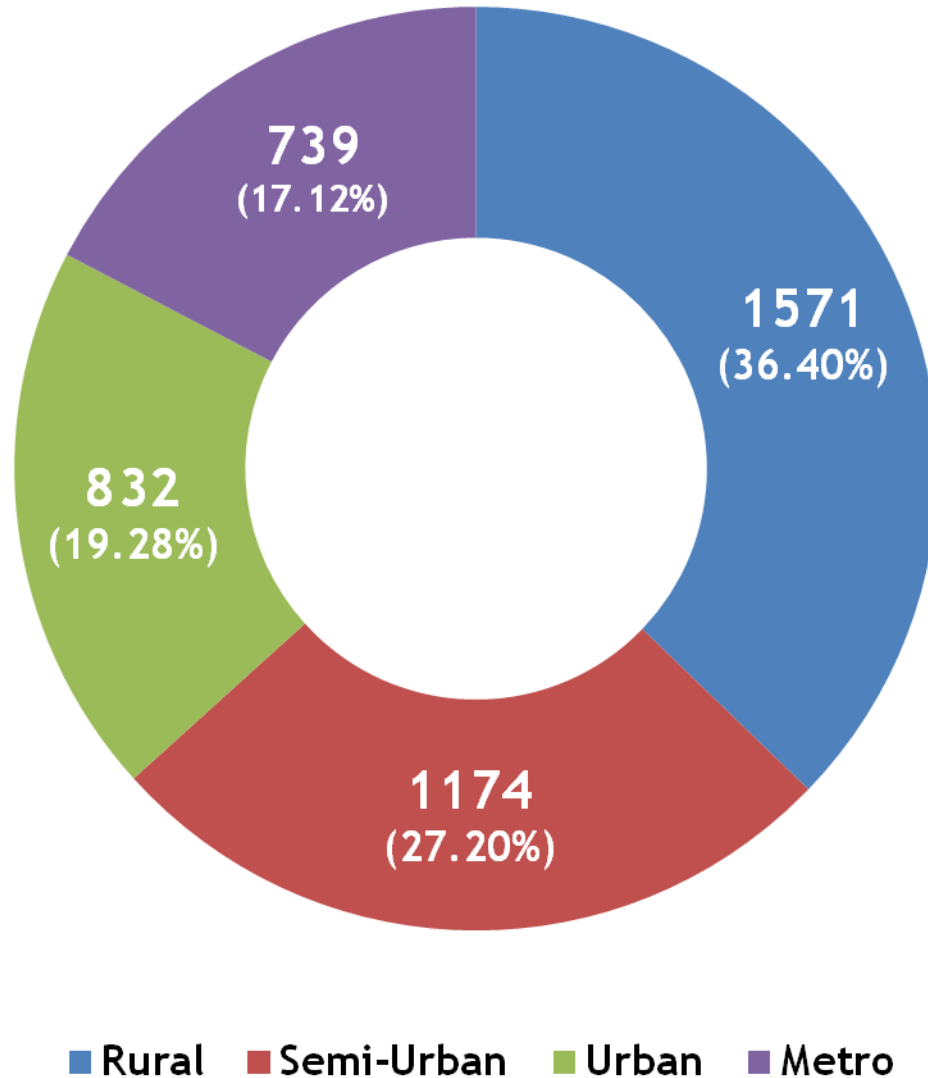
PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Total Business	3,51,221	4,05,383	15.42	4,02,272
Total Deposits	1,96,977	2,30,760	17.15	2,26,038
Of which Core Deposits	1,35,311	1,78,528	31.94	1,70,953
Of which HighCost Deposits (% to total deposits)	61,666 (31.31%)	52,232 (22.63%)	(15.30)	55,085 (24.37%)
Total Loans and Advances	1,54,244	1,74,623	13.21	1,76,234
Investments	59,751	75,988	27.17	72,662
CD Ratio	78.30	75.67		77.97

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

Performance Highlights June 2013 (Rs in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Gross Income	5,625	6,443	14.54	23,528
Gross Expenses	4,832	5,443	12.64	20,355
Operating Profit	793	1000	26.10	3,173
Net Profit	336	22	(93.45)	1,015
Net Interest Margin	2.64	2.68	--	2.65

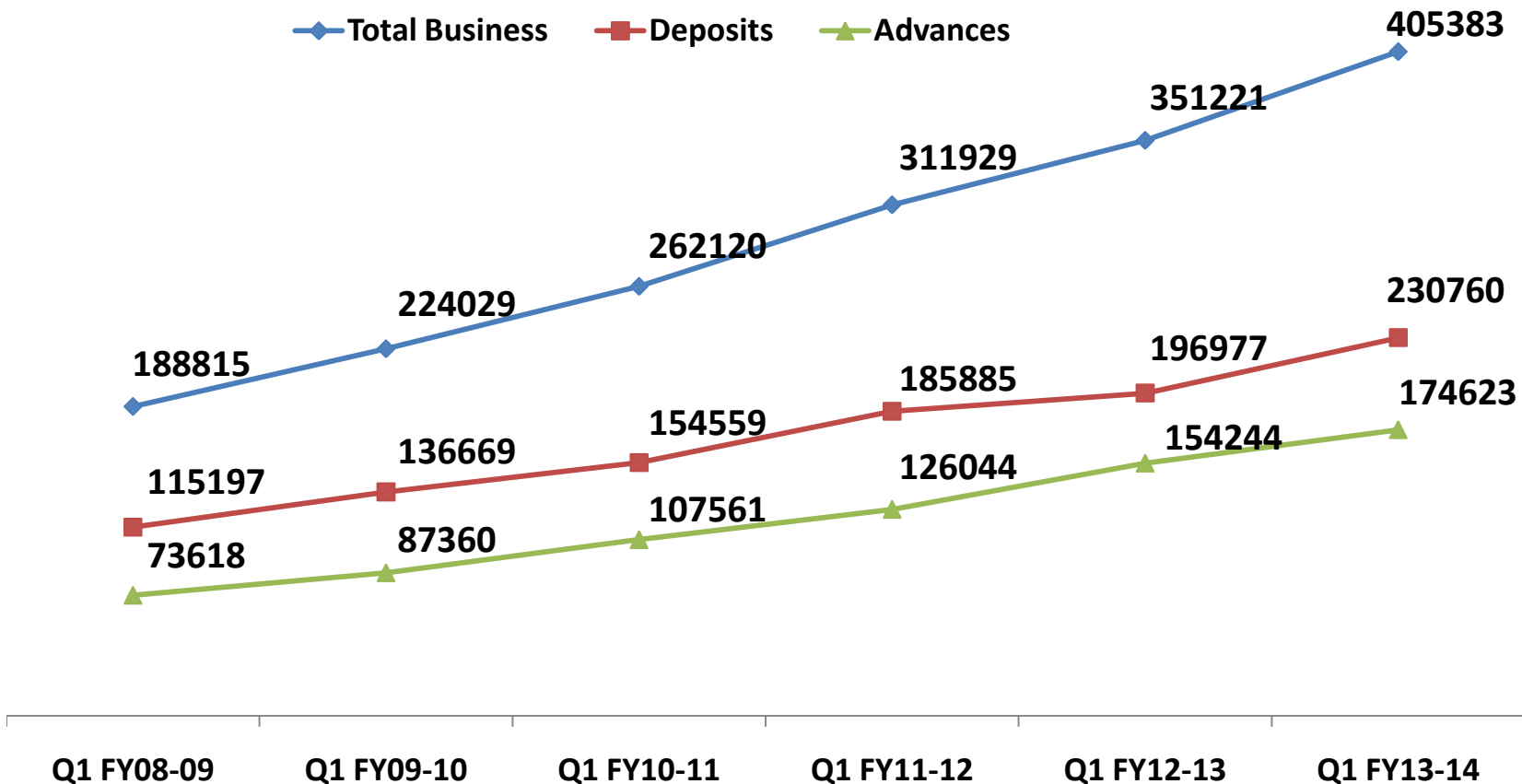
BRANCH SEGMENTATION : AS ON 30TH JUNE, 2013



Total Branches	4316
Rural	1571
Semi Urban	1174
Urban	832
Metropolitan	739
ATMs	2855
USBs	3612

BUSINESS

BUSINESS (Rs. in crore)

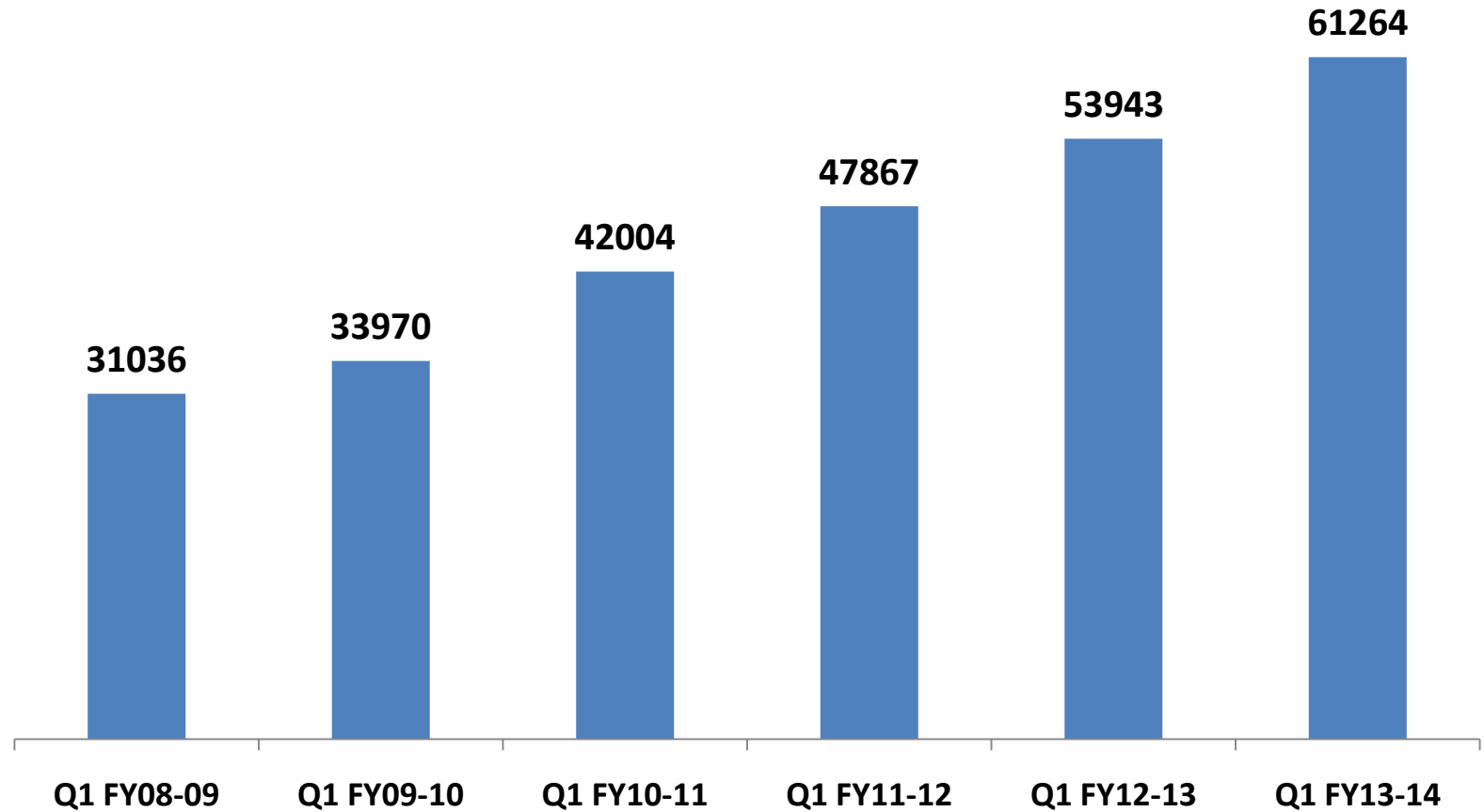




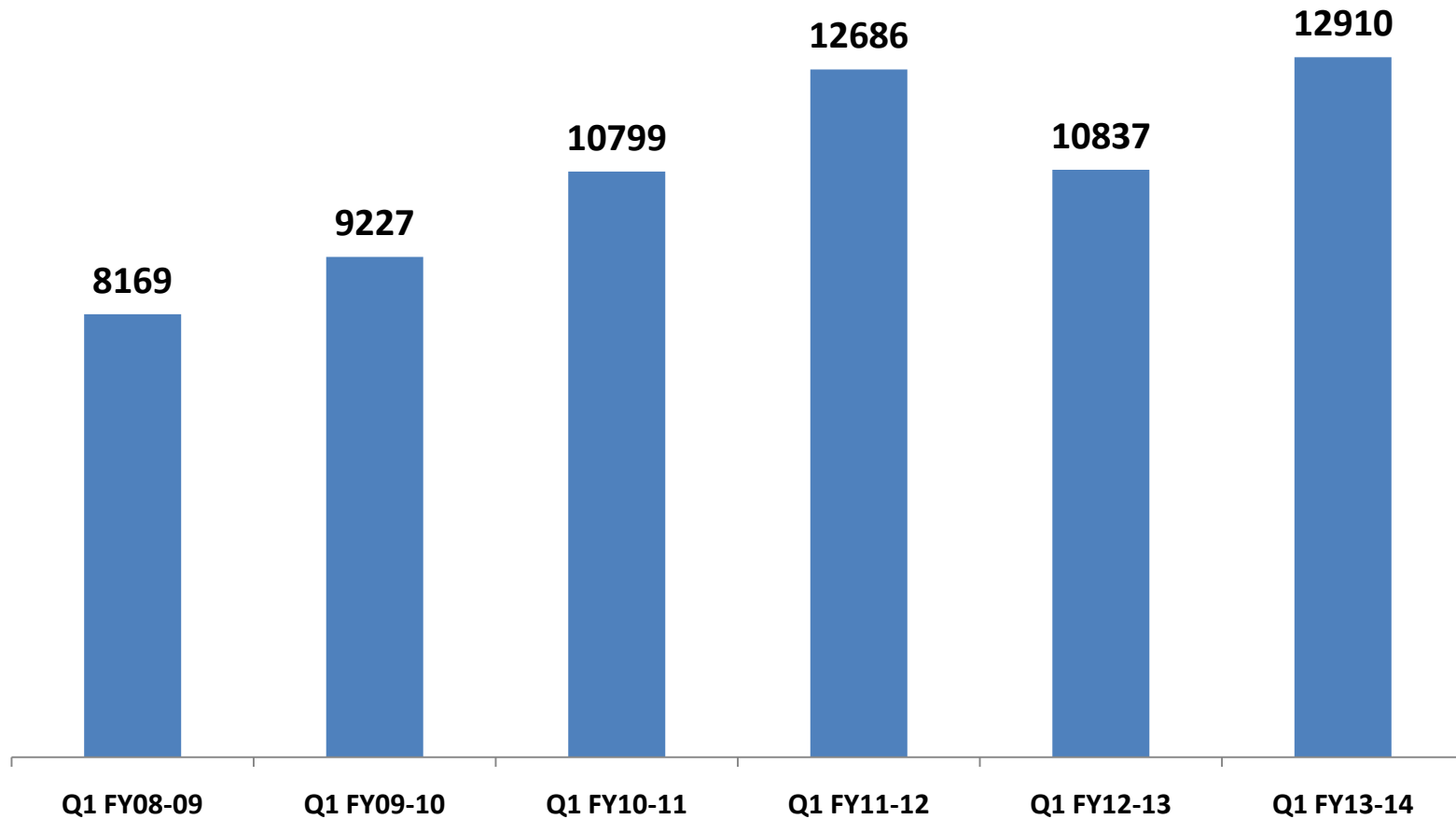
Segment-wise Deposits (Rs in

Deposits	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Current	10,837	12,910	19.13	14,491
Savings	53,943	61,264	13.57	59,090
Total CASA	64,780	74,174	14.50	73,581
Core Term	70,531	1,04,354	47.95	97,372
Total Core Deposits	1,35,311	1,78,528	31.94	1,70,953
High Cost	61,666	52,232	(15.30)	55,085
Total Deposits	1,96,977	2,30,760	17.15	2,26,038
CASA %	32.89	32.14	--	32.55

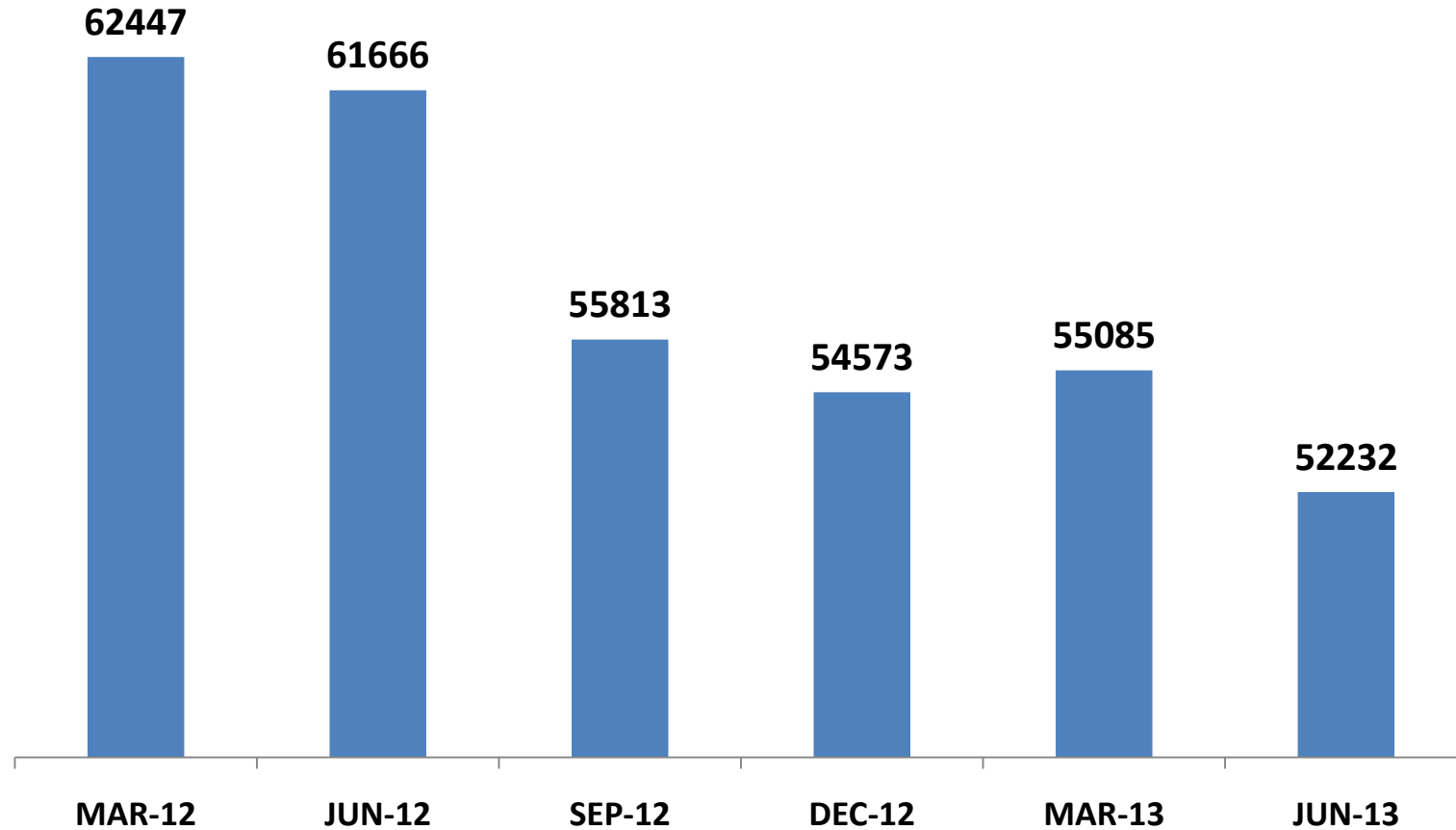
SAVING DEPOSITS (Rs. in crore)



CURRENT DEPOSITS (Rs. in crore)



HIGH COST DEPOSITS (Rs. in crore)



POPULATION GROUP WISE BUSINESS (Amt Rs. Cr)

	30-JUNE-2012			30-JUNE-2013			% GROWTH		
BR_CATG	DEPOSIT	ADVANCE	BUSINESS	DEPOSIT	ADVANCE	BUSINESS	DEPOSIT	ADVANCE	BUSINESS
RURAL	22857	14691	37548	26582	17307	43889	16.30	17.81	16.89
SEMI URBAN	28195	11946	40141	33370	15222	48592	18.35	27.42	21.05
URBAN	41137	22010	63147	49094	26765	75859	19.34	21.60	20.13
METRO	104788	105597	210385	121714	115329	237043	16.15	9.22	12.67
TOTAL	196977	154244	351221	230760	174623	405383	17.15	13.21	15.42

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Total Loans & Advances	1,54,244	1,74,623	13.21	1,76,234
Corporate Credit	92,650	1,15,679	24.86	1,20,328
(% to total Loans & Advances)	60.07%	66.24%	---	68.28%
Agriculture	19,782	25,452	28.66	24,658
(% to total Loans & Advances)	12.83%	14.58%	---	13.99%
- Direct Agriculture	15,833	20,180	27.46	19,849
- Indirect Agriculture	3,949	5,272	33.50	4,809
MSE	13,761	17,459	26.87	17,300
(% to total Loans & Advances)	8.92%	10.00%	---	9.82%
Retail	17,323	23,280	34.39	21,352
(% to total Loans & Advances)	11.23%	13.33%	---	12.11%
- Housing	6,167	8,315	34.83	7,699
- Education	2,273	2,678	17.82	2,567
- Others	8,883	12,287	38.32	11,086

Corporate Credit Amount wise (Rs in Cr)

DESCRIPTION	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
5 CRORE- 25 CRORE	11649	15642	34.27	15784
25 CRORE- 100 CRORE	26347	34715	31.76	31904
ABOVE 100 CRORE	54654	65322	19.51	72640

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Priority Sector Advances (% to ANBC)	41,980 (27.78)	52,684 (29.95)	25.50	51,259 (33.92)
Agriculture (% to ANBC)	19,782 (13.09)	25,452 (14.47)	28.66	24,658 (16.31)
- Direct Agriculture (% to ANBC)	15,833 (10.48)	20,180 (11.47)	27.46	19,849 (13.13)
- Indirect Agriculture (% to ANBC)	3,949 (2.61)	5,272 (3.00)	33.50	4,809 (3.18)
MSE (% to ANBC)	13,761 (9.11)	17,459 (9.93)	26.87	17,300 (11.44)

Overall status implementation of FIP

Sr. No.	Particulars	June 2012	June 2013	March 2013
1	No. of villages covered (>2000 Population)	4205	4215	4213
2	No. of villages covered (<2000 Population)	3807	4504	4471
3	Total Villages covered	8012	8719	8684
4	No. of BCs appointed	4701	4887	4860
5	No. of cards issued	3146679	4152469	4081932
6	No. of accounts opened(in lacs)	30.92	39.40	37.30
7	No. of Transactions(Rs.in lacs)	2.84	5.65	22.42
8	Amount of Transaction (Rs.in lacs)	2538	6183	15439
9	Deposit through BCA (Rs. in lacs)	568	2819	2467
10	Advances through BCA (Rs. In lacs)	1.02	52.89	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	97041	97041	20110	35912	35912	29617
Hoshangabad	34310	30262	2949	13060	13060	356
Coochbehar	25237	14507	64	1339	1339	113079
Etawah	87444	86141	6922	204	204	0
Jabalpur	11437	8509	61	10	2	115312
Jalgaon	784	427	68	3169	3169	103102
Koriya	17067	15730	7093	0	0	0
Kota	23144	15374	659	598	598	0
	165113	140688	14867	5320	5320	331493

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
HOUSING LOAN	6167	8315	34.83%	7699
EDUCATION LOAN	2273	2678	17.82%	2567
CENT PERSONAL GOLD LOAN	409	922	125.43%	761
LOAN AGAINST PROPERTY	6252	8657	38.47%	7743
i. Cent Mortgage	3809	5294	38.99%	4457
ii. Cent Trade	2263	3068	35.57%	3002
iii. Cent Rental	91	186	104.40%	179
iv. Cent Swabhimaan	23	26	13.04%	25
v. Cent Swabhimaan Plus	66	83	25.76%	80
Others	2222	2708	21.87%	2582
Grand Total	17323	23280	34.39%	21352

FINANCIALS

PROFITABILITY (Rs. in crore)

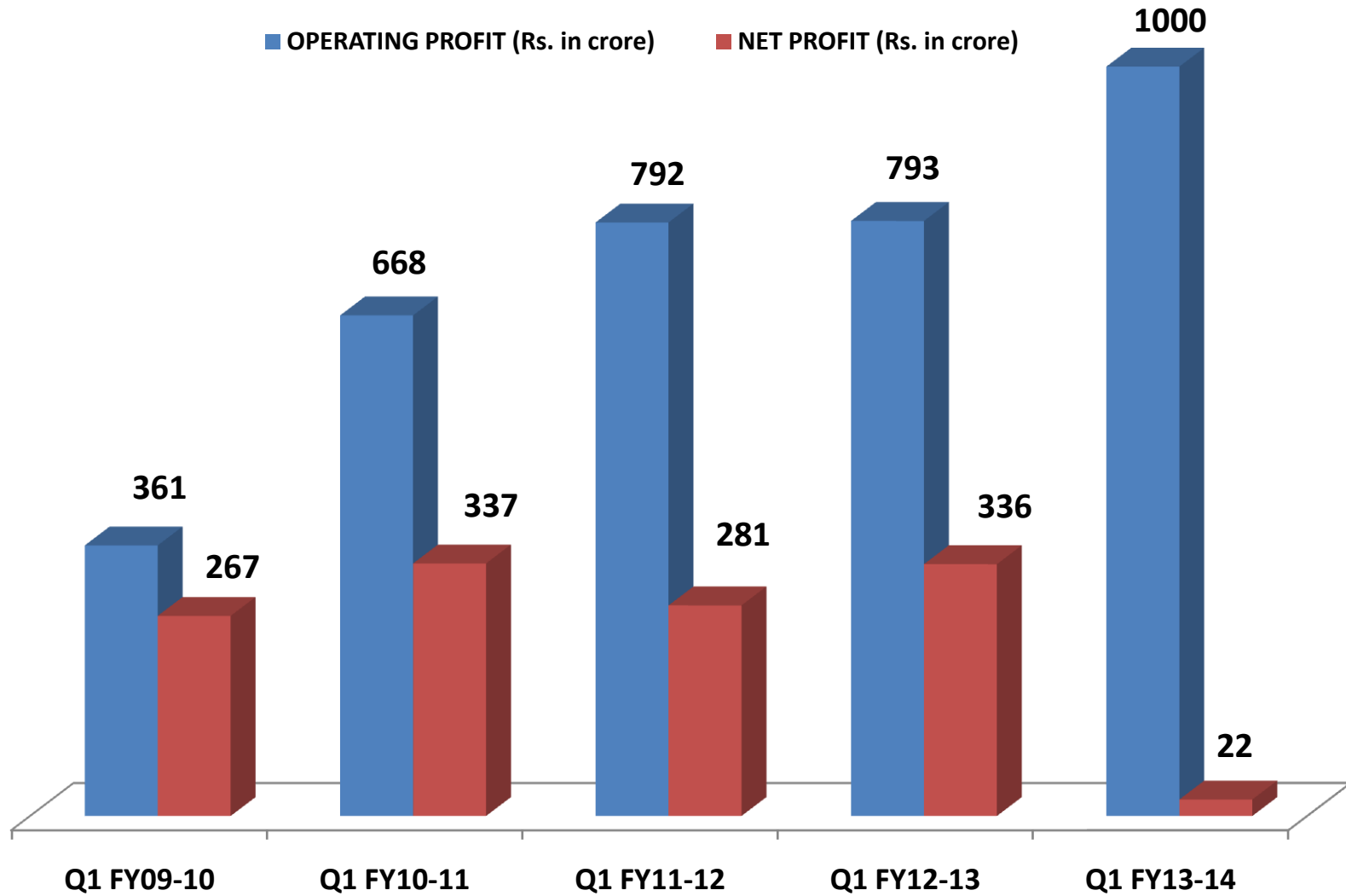
PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Gross Income	5,625	6443	14.54	23,528
Gross Expenses	4,832	5443	12.64	20,355
Operating Profit	793	1000	26.10	3,173
Net Profit	336	22	(93.45)	1,015
NIM (%)	2.64	2.68	---	2.65
Net Interest Income	1,378	1537	11.54	5,738
Non Interest Income	322	598	85.71	1,667

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

PROFIT (Rs. in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Total Interest Income	5,303	5845	10.22	21,861
Total Interest Expenses	3,925	4308	9.76	16,123
Interest Spread (NII) (1-2)	1,378	1537	11.54	5,738
Non Interest Income	322	598	85.71	1,667
Operating Expenditure	907	1135	25.14	4,232
Operating Profit	793	1000	26.10	3,173
Total Provisions	457	978	114.00	2,158
Net Profit	336	22	(93.45)	1,015

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14



PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

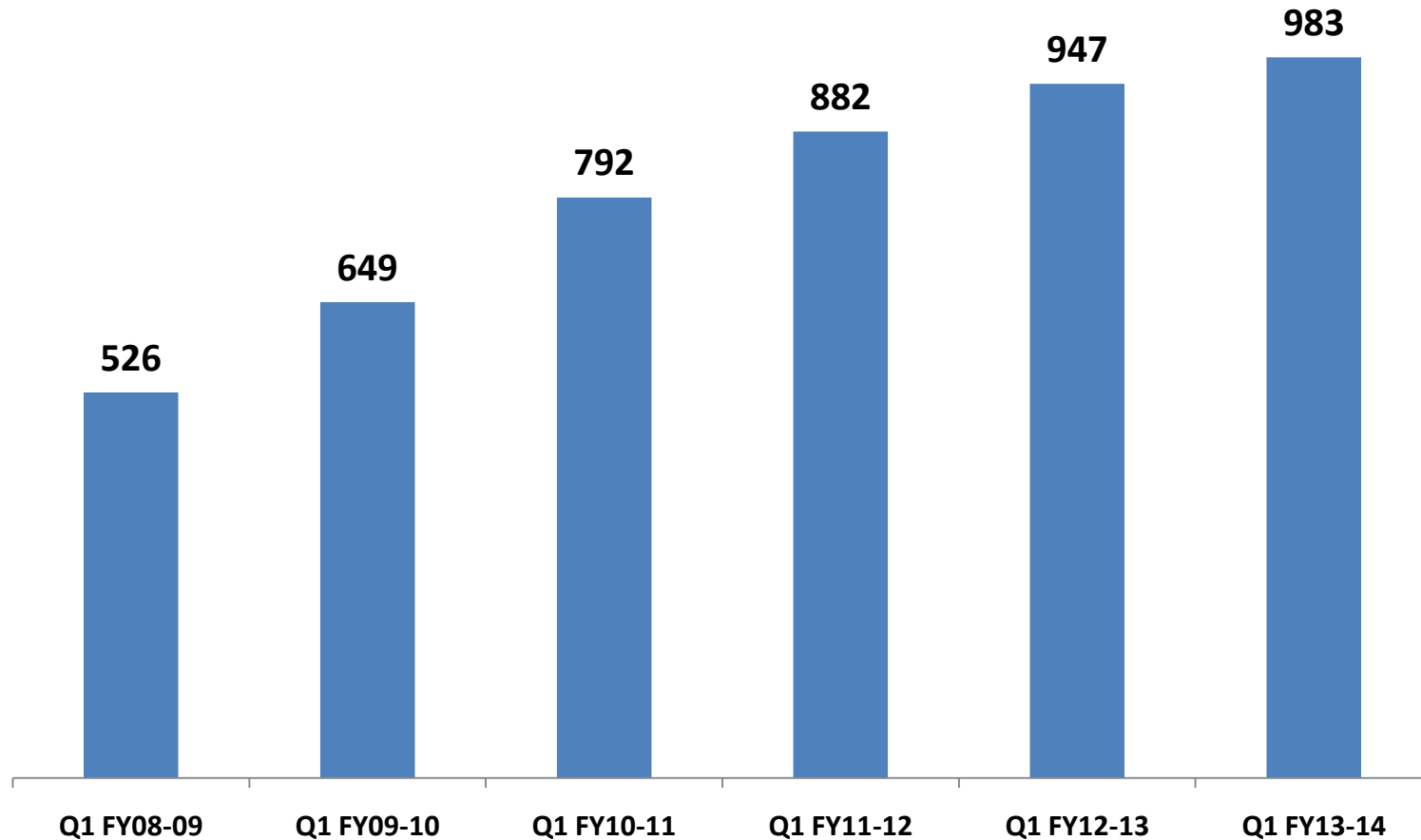
PROFIT FROM CORE OPERATIONS (Rs. in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Net Profit	336	22	(93.45)	1015
Treasury Trading Profit	102	279	173.53	383
Depreciation/ Provision on Investment	(39)	170	(535.89)	(163)
Core Net Profit	195	(87)	(144.62)	469
Operating Profit	793	1000	26.10	3173
Treasury Trading Profit	102	279	173.53	383
Core Operating Profit	691	721	4.34	2790

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 12-13	Q1 13-14	FY 12-13
Yield on Advances	11.16	10.86	11.14
Yield on Investments	7.56	8.39	7.60
Cost of Deposits	7.47	7.28	7.42
Cost of Funds	7.61	7.35	7.53
Cost to Income Ratio	53.36	53.15	57.16
Non-Interest Income/ Total Income	5.72	9.28	7.09
Interest Income to AWF	9.57	9.15	9.46
Non Int. Income to AWF	0.58	0.94	0.72
Operating Profits to AWF	1.43	1.57	1.83

BUSINESS PER EMPLOYEE (Rs. in lacs)



PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

BREAK- UP : INCOME (Rs. in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Interest on Advances	4168	4576	9.79	16922
Interest on Investments	1123	1257	11.93	4779
Other Interest Income	12	12	---	160
Total Interest Income	5303	5845	10.22	21861

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

BREAK UP : NON INTEREST INCOME (Rs in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Non Interest Income	322	598	85.71	1667
Of which:				
Profit on sale of investments	102	279	173.53	383
Commission/ Exchange	173	178	2.89	816
Recovery in written off a/cs	28	55	96.43	282
Profit on Exchange Transactions	(17)	46	370.59	61
Rent on Safe Deposit Lockers	7	12	71.43	49
ATM Interchange Fee Received	--	16	--	25
Others	29	12	(58.62)	51
Total Income	5625	6443	14.54	23528

BREAK-UP : EXPENDITURE (Rs. in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Interest on deposits	3615	4023	11.29	14940
Interest on Sub-ordinated debts	139	150	7.91	583
Interest on borrowings/refinance	171	135	(21.05)	600
Total interest Expenses	3925	4308	9.76	16123
Operating Expenditure:				
I. Establishment	641	801	24.96	2892
II. Other Optg. Expenditure	266	334	25.56	1340
Total optg. Expenditure	907	1135	25.14	4232
Gross Expenses	4832	5443	12.64	20355

KEY PERFORMANCE INDICATORS

PARAMETERS	Q1 12-13	Q1 13-14	FY March 2012-13
Return on Average Assets (%)	0.61	0.03	0.44
Earnings per Share (Rs.)	3.97	0.00	11.24

INVESTMENTS : CLASSIFICATION (Rs IN CRORE)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
SLR	51213	63563	24.11	60172
Non-SLR	8538	12425	45.53	12490
Total	59751	75988	27.17	72662
Held For Trading	40	844	2010.00	335
Available For Sale	13428	21659	61.30	20549
Held To Maturity	46283	53485	15.56	51778
M.DURATION	4.34	4.63	--	4.70

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

STRESSED ASSET MOVEMENT (Rs. in crore)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Gross NPAs: Opening on 1 st April	7273	8456	16.27	7273
Add: Slippages	1429	2400	67.95	5125
Less: Deductions				
1. Write Off	287	33	---	610
2. Upgradation	586	93	(84.13)	1751
3. Recoveries	294	201	(31.63)	1231
4. Recovery by adjustment of credit balance in Nominal A/c	25	-	-	350

STRESSED ASSET MOVEMENT (Rs. IN CRORE)

PARAMETERS	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Gross NPAs	7510	10529	40.20	8456
Gross Credit	154244	174623	13.21	176234
Gross NPA as % of Gross Advances	4.87	6.03	--	4.80
Net Advances	150952	169696	12.42	171936
Net NPA	4853	6527	34.49	4988
Net NPA as % of Net Advances	3.22	3.85	--	2.90

SIZE WISE NPA

EXPOSURE	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
UPTO 1 LAKH (No. of Accounts)	492 (387481)	710 (348312)	44.31	714 (343547)
1 Lakh- 10 Lakh (No. of Accounts)	1245 (71614)	1443 (53454)	15.90	1365 (47886)
10 Lakh-1 Crore (No. of Accounts)	618 (5847)	741 (3161)	19.90	532 (2507)
Above 1 crore (No. of Accounts)	5155 (146)	7635 (214)	48.10	5845 (168)
Total (No. of Accounts)	7510 (465088)	10529 (405141)	40.20	8456 (394108)

SECTOR- WISE NPA

SECTOR	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
POWER-GENERATION	276	455	64.86	455
AVIATION	391	314	(19.69)	375
INFRASTRUCTURE	592	737	24.49	789
CONSTRUCTION	19	361	1800.00	294
TEXTILES	200	425	112.50	404
TELECOM	70	49	(30.00)	95
OTHERS	5962	8188	37.34	6044
TOTAL	7510	10529	40.20	8456

NPA IN PRIORITY SECTOR ADVANCES (RS IN CR)

PRIORITY SECTOR ADVANCES	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
AGRICULTURE	1074	1376	28.12	999
MSE	1772	1705	(3.78)	1317
OTHER PRIORITY SECTOR	556	359	(35.43)	314
TOTAL PRIORITY SECTOR	3402	3440	1.12	2630

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

NPA IN RETAIL CREDIT					RS. IN CRORE	
TYPE	Q1 12-13		Q1 13-14		FY 12-13	
	O/S AMT	NPA AMT	O/S AMT	NPA AMT	O/S AMT	NPA AMT
Secured (Mortgage)	13788	717 (5.20%)	19329	635 (3.29%)	17082	525 (3.07%)
Secured without Mortgage	765	47 (6.14%)	1997	53 (2.65%)	1495	34 (2.27%)
Unsecured	2770	240 (8.66%)	1954	210 (10.75%)	2775	181 (6.52%)
Grand Total	17323	1004 (5.80%)	23280	898 (3.86%)	21352	740 (3.47%)

STRESSED ASSET DETAILS (Rs.IN CRORE)

PARAMETERS	Q1 12-13	Q1 13-14	Y-O-Y	FY March 2012-13
Gross Advances	154244	174623	13.21	176234
Standard	146734	164094	11.83	167778
Sub-Standard	5220	4929	(5.57)	3893
Doubtful	2214	5532	149.86	4480
Loss	76	68	(10.53)	83
Provisions for NPA	2657	4002	50.62	3469
Provision Coverage Ratio (%)	40.76	42.46	---	47.75

Exposure to Infrastructure (Rs. in crore)

TYPE OF INFRASTRUCTURE	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
Road	3252	4251	30.72	3651
% of Road to Total Infrastructure	9.90	10.71	--	9.68
Port	978	1726	76.48	1706
% of Port to Total Infrastructure	2.98	4.35	--	4.52
Air-Port	1064	1223	14.94	1223
% of Air-Port to Total Infrastructure	3.24	3.08	--	3.24
SUB-TOTAL (Road/Port/Air-Port)	5294	7200	36.00	6580
% of Road/Port/Air Port to Total Infrastructure	16.12	18.14	--	17.44

Continued on next slide

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

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

TYPE OF INFRASTRUCTURE	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
POWER	22122	25896	17.06	24956
% of Power Sector to Total Infrastructure	67.37	65.25	--	66.14
Telecommunication	2597	3429	32.04	3053
% of Telecommunication to Total Infrastructure	7.91	8.64	--	8.09
Other Infrastructure	2822	3161	12.01	3142
% other Infrastructure to Total Infrastructre	8.59	7.96	--	8.34
TOTAL INFRASTRUCTURE	32835	39686	20.87	37731
% of Total Infrastructure to Total Loans	21.25	22.72	--	21.41
Total loans	154244	174651	13.23	176234

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

EXPOSURE TO CAPITAL MARKET (Rs. in crore)

CAPITAL MARKET	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
OUTSTANDING	1144	1716	50.00	1699

EXPOSURE TO NBFC

NBFC	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
MFI	661	600	(9.23)	681
HFC	4513	1877	(58.40)	2407
OTHERS	13055	12119	(7.17)	14635
TOTAL	18229	14596	(19.93)	17453

EXPOSURE TO COMMERCIAL REAL ESTATE

COMMERCIAL REAL ESTATE	Q1 12-13	Q1 13-14	Y-o-Y Growth	FY March 2012-13
DEVELOPERS	5364	5559	3.64	5119
LEASE RENTALS	624	1492	139.10	1393
TOTAL	5988	7091	18.42	6512

Information as on 30th June, 2013
Rating of eligible Corporate Borrowal Accounts *

Particulars	No. of Accounts	Total Amount (in Rs crores)	Percent amount wise Rated/ Unrated
Rated –Externally	595	73,877	60.00%
Unrated –Internally	903	49,164	40.00%
Rated –Internally #	1068	1,52,390	100.00%
Unrated-Internally	Nil	N.A.	N.A
<ul style="list-style-type: none"> •Limits of Rs 5.00 crore and above •External rating not recognized for exposures under CRE, NBFC (other than AFC,IFC) & restructured a/c # Accounts rated at Central Office during April'12 to June'13 			

Information as on 30th June, 2013
Rating of eligible Corporate borrowal Accounts *

Particulars	No. of Accounts	Total Amount (in Rs crores)	Percent Number wise Rated/ Unrated
Rated –Externally	595	73,877	39.71%
Unrated –Internally	903	49,164	60.29%
Rated –Internally #	1068	1,52,390	100.00%
Unrated-Internally	Nil	N.A.	N.A
<ul style="list-style-type: none"> •Limits of Rs 5.00 crore and above •External rating not recognized for exposures under CRE, NBFC (other than AFC,IFC) & restructured a/c # Accounts rated at Central Office 			

CREDIT QUALITY

	March 2012 (Rs. in crore)	March 2012	March 2013 (Rs. in crore)	March 2013
Low Risk	58,640	40.87%	91,451	54.50%
Medium risk	33,931	23.65%	66,675	39.74%
High Risk	696	0.48%	4770	2.86%
Total Rated	93,267		1,62,896	
Unrated Exposure	50,184	34.98%	4882	2.91%
Total Credit Exposure	1,43,451		1,67,778	

PERFORMANCE HIGHLIGHTS- Q1 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 30.06.2013	20989	25794	285	24978
2	- Of which NPA	8136	2703	67	2242
3	Net Standard Restructured as on 30.06.2013	12853	23091	218	22736
4	% of Net Restructured Advances/Portfolio to Total Loans & Advances (as on 30.06.2013)		13.22%		13.02%
5	Incremental increase in Total Restructured Assets in Q1-FY 2013-14	5816	3024	17	2747
6	Restructured Assets that turned into NPA during Q1 FY2013-14	4	53	4	53

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 Q1-12-13	28	2674	0
A/C Restructured in Q1-13-14	1183	2518	0

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.
JUNE-2012	30140	20685	22	1119	30118	19566
MARCH 2013	15173	22681	46	4919	15127	17762
JUNE-2013	20989	25794	55	5580	20934	20214

SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30th JUNE 2013

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
1	POWER	13181	51.11
2	INFRASTRUCTURE	1561	6.05
3	TELECOMMUNICATION	1280	4.96
4	AVIATION	1212	4.70
5	TEXTILES	1195	4.63
6	IRON AND STEEL	1082	4.19
7	OTHER INDUSTRIES	988	3.83
8	OTHER SERVICES	605	2.35
9	CRE	567	2.20
10	ENGINEERING	400	1.55

To BE CONTINUED IN NEXT SLIDE

PERFORMANCE HIGHLIGHTS- Q1 FY2013-14

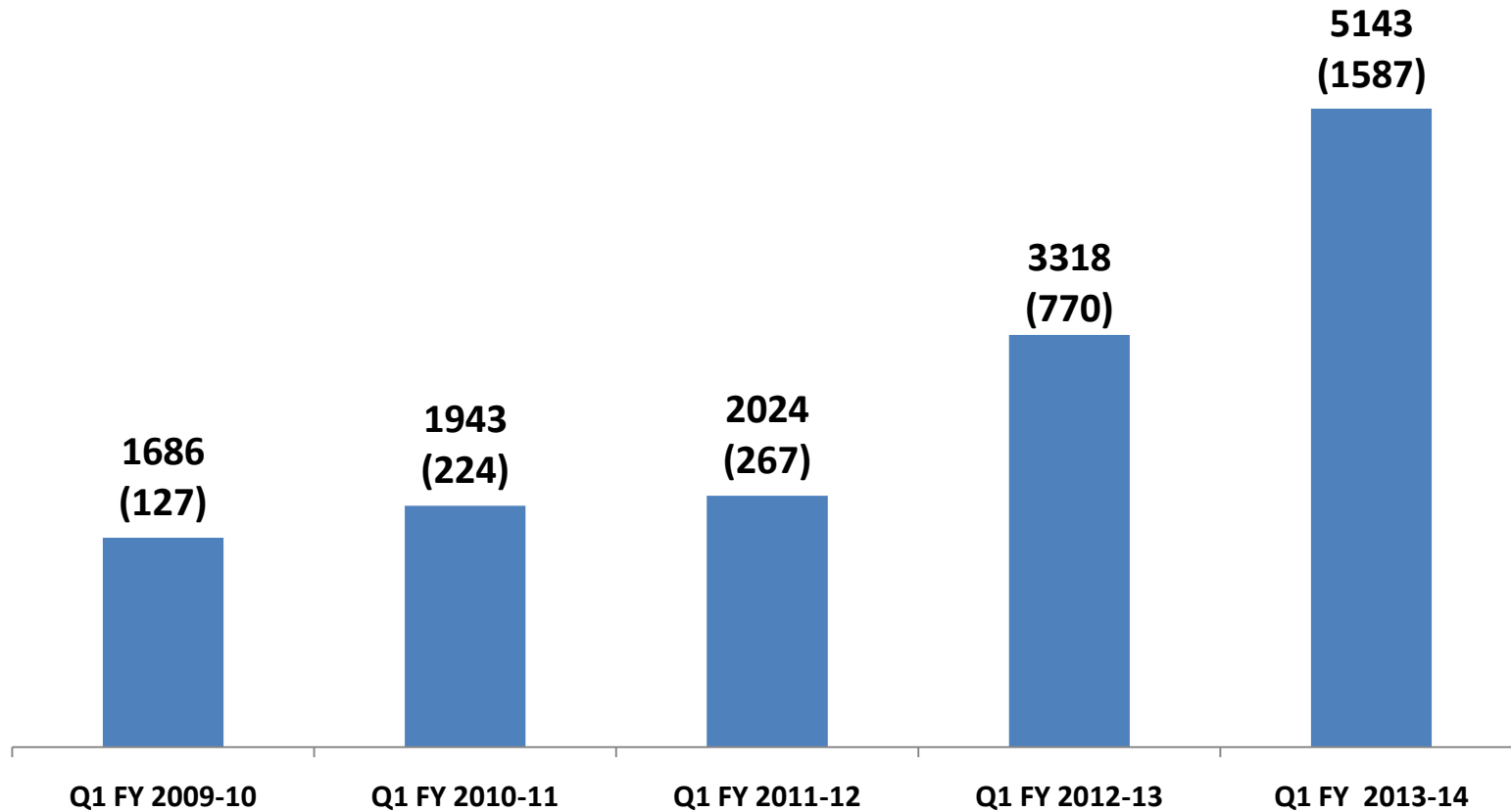
SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30th JUNE 2013(contd....)

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
11	HARDWARE	342	1.33
12	CEMENT	286	1.11
13	PHARMACEUTICALS	282	1.09
14	SHIPPING	264	1.02
15	EDIBLE OIL	253	0.98
16	SMALL AND MEDIUM ENTERPRISES	219	0.86
17	MICRO FINANCE	157	0.61
18	OIL AND PETROLIUM	126	0.49
19	CHEMICAL	126	0.49
20	AGRICULTURE	97	0.38
21	MISC SECTORS	755	2.91
22	BELOW ONE CRORE	816	3.16
	TOTAL	25794	100.00

PROVISION (Rs. IN CRORES)

PARAMETERS	Q1 12-13	Q1 13-14	FY 12-13
For NPAs (including Restructured Assets)	382 (196)	825 (189)	1930 (572)
On Standard Assets	9	(12)	91
Provisions on Investments	(39)	170	(163)
Tax	104	(5)	305
Others	1	0	(5)
Total Provision & Contingency	457	978	2158

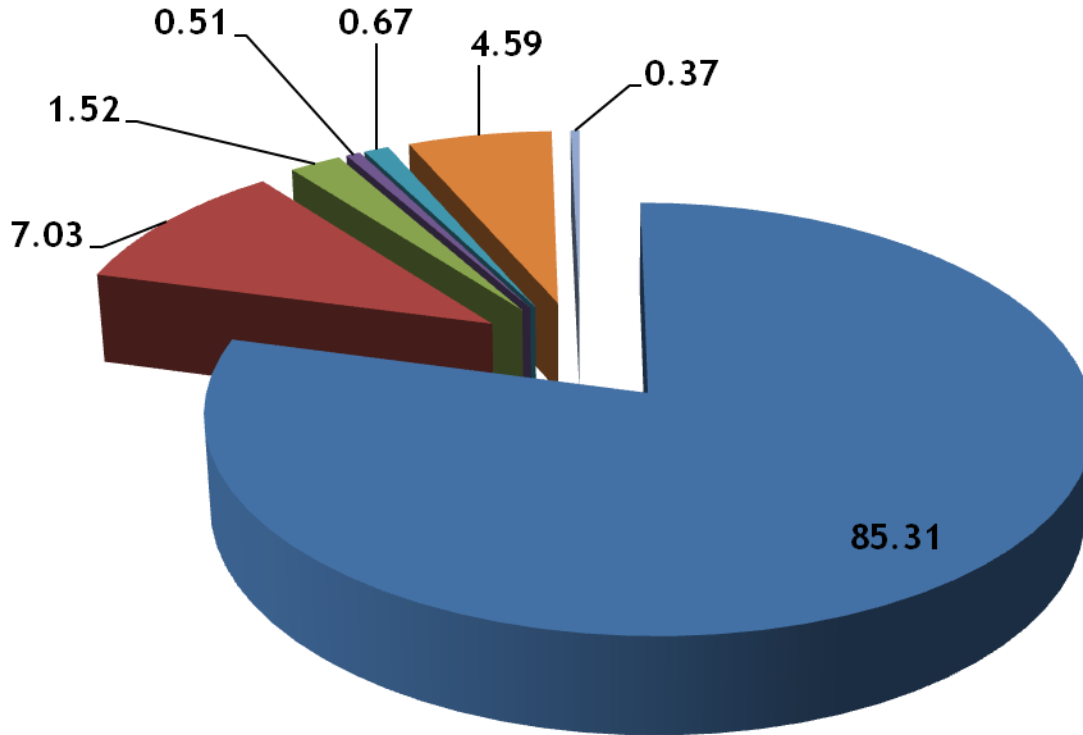
Accumulated Provision for NPA (Including Restructured Assets) (Rs. in crore)



CAPITAL ADEQUACY (%)

	Q1 12-13	Q1 13-14	FY 12-13
BASEL II			
CRAR	11.58	11.43	11.49
Tier I	7.38	8.14	8.09
Tier II	4.20	3.29	3.40
BASEL III			
CRAR	Not Applicable	11.32	Not Applicable
Tier I	Not Applicable	7.69	Not Applicable
Tier II	Not Applicable	3.63	Not Applicable

Shareholding Pattern – 30th June 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	1.52
Insurance Cos.	0.51
Other Body Cos.	0.67
Public	4.59
Others	0.37

AWARDS AND ACCOLADES



During the quarter ended June 30, 2013, our Bank was conferred '**HR AWARD**' for 'Training Excellence' (Gold Award) towards achieving excellence in Training and Learning systems and practices, by Greentech Foundation.

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..)

- ❖ Customized savings product – **Cent Salary Savings Scheme** along with “**Wondercard**” with inbuilt offers, concessions and Overdraft facility launched for salaried class.
- ❖ 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 buses 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 NGO’s across the country.







INITIATIVES (contd..)

“Financial Inclusion (FI)

-  As on 30 June 2013, Bank has covered 8719 unbanked villages through 4887 BCs and 116 Brick & Mortar Branches. Bank is doing FI activities in 377 districts across the country.
-  Number of FI accounts increased from 31.47 lacs in 30 June 12 to **39.40 lacs** in 30 June 2013 (**YoY growth 25%**)
-  No. of FI Transactions through BC has increased from 9.23 lacs in the year ended June 12 to **25.22 lacs** in the year ended June 13 (**YoY growth 2.73 times**).
-  The amount of transaction through BCA has grown from Rs.31.20 crores as on June 12 to **Rs.216.23 crores** as on June 13 (**YoY growth 6.93 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 1.29 lacs beneficiaries list received from the Government, accounts of 1.07 lacs (83%) 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 transfers through the Bank has increased from 15148 as on March 2013 to **46477 as on 30 June 13.**(Growth **more than 3 times**)
-  Amount of DBT benefits transferred through the Bank has increased from Rs.75.78 lacs as on March 13 to **Rs.3.55 crores as on 30 June 13** with **growth of 4.68 times.**
-  Bank is AEPS live and AEPS payments were made in Hoshangabad ,Amravati and Ambala

ACHIEVEMENTS

- ❖ During Q1, Bank has added 326 ATMs to reach 2,855 ATMs and is in 2nd position among all PSU Banks next only to SBI as per data published by Financial Inclusion Department, Ministry of Finance reg. no. of new ATMs installed in 121 UID districts during the period 01.01.2013 to 21.06.2013.
- ❖ E-transaction increased from 30% to 32% of total transactions during Q1.
- ❖ Debit Card base increased from 42 lacs to 50 lacs during Q1.
- ❖ During Q1, Internet banking customer base increased from 6.02 lacs to 8.11 lacs registering a growth of 34.71%.
- ❖ During Q-1, Bank stood 1st in mobilizing insurance premium and policies amongst all Bancassurance partners of LIC. Bank has canvassed 24,748 policies with premium of Rs. 35.02 crores with commission earning of Rs. 2.80 crore during Q1
- ❖ Under General Insurance business, Bank has mobilized 58,441 policies with premium collection of Rs. 23.65 crore with commission earning of Rs. 3.31 crore during Q1.
- ❖ Bank has launched new cards – “RuPay Shopping cum Debit Card” and “Wondercard (for salaried class)” .



WAY FORWARD

- ❖ **CASA deposits to be raised to a level between 34% to 35%**
- ❖ **Cent Salary Saving Scheme for employees of Corporates & Non Corporates will be a driving force to bring in the employer's Corporate Accounts.**
- ❖ **Bank has robust plan to contain Gross NPA below 5.00% and Net NPA at less than 3.00%.**
- ❖ **Planned to open 2,450 on site ATMs during FY 2013-14 to reach a level of 5,000 ATM's, out of which 100 ATMs will be disabled friendly.**
- ❖ **Debit Card base to be increased to 1 crore mark.**
- ❖ **Promoting Prepaid Cards for underprivileged class, and to the beneficiaries of Government incentives.**
- ❖ **Promoting online fee collection module of reputed schools, colleges and Universities.**
- ❖ **Thrust in Transaction Banking Activities to generate additional business.**
- ❖ **50 Retail Asset Branches will be operationalised in the FY 2013-14 directly catering to the needs of bulk customers with tie up of reputed builders, educational institutions and auto dealers.**

WAY FORWARD

- ❖ **Introducing Reward Point Programme with unique Cash-Back facility for Savings Account holders – first of its kind in the banking/ card industry, which will –**
 - incentivize online transactions among the Savings account holders
 - promote transactions through Alternate delivery channels and
 - reduce the cost per transaction (as also to save paper.
- ❖ **Upgradation of existing product in line with the industry practices especially Online products is the prime target- beginning with Online opening of Savings Accounts – which will be 1st among the Public Sector Banks.**
- ❖ **Non Interest Income of our Bank to be brought at par with peer Banks.**
- ❖ **Cross selling of mediclaim policies under general insurance to be undertaken through our branch network.**
- ❖ **Strengthening of Marketing Vertical at Zonal/ Regional & upto Branch level for promoting Bank's products & cross selling**

Thank you!
James!

