

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



PERFORMANCE HIGHLIGHTS-Q3FY2012-13

- *Total Business of the Bank increased to Rs3,70,695 crore from Rs3,21,543 crore in Dec-11, recording Y-o-Y growth of 15.29 %.*
- *Total Deposits grew by 12.74 % on Y-o-Y to Rs 2,12,201 crore from Rs1,88,226 crore in Dec-11 whereas Core Deposits grew by 22.76% Y-o-Y .Gross advances stood at Rs 1,58,494 crore against Rs 1,33,317 crore in corresponding period of last year, registering Y-o-Y growth of 18.89%.*
- *Total Income increased by 14.12% to Rs.5819 crore in Q3 -2012-13 from Rs.5099 crore in Q3-2011-12.*
- *Bank has posted a net profit of Rs.180 crore during Q3-2012-13, registering Y-o-Y growth of 59.29% from Rs.113 crore in corresponding period of last year.*
- *ROA improved to 0.31% in Q3-2012-13 from 0.22% in Q3-2011-12*
- *NIM improved to 2.60%in Q3-2012-13 from 2.53% in Q3-2011-12.*
- *Gross NPA % is at 5.64 % and Net NPA % at 3.69 %*
- *CRAR under BASELII is at 10.75 %.*

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



Performance Highlights Dec'2012 (Rs in crore)

PARAMETERS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Total Business	3,21,543	3,46,898	3,51,221	3,57,139	3,70,695	15.29
Total Deposits	1,88,226	1,96,173	1,96,977	2,03,538	2,12,201	12.74
Of which Core Deposits	1,28,408	1,33,726	1,35,311	1,47,725	1,57,628	22.76
Of which High Cost Deposit (% to Total Deposits)	59,818 (31.78)	62,447 (31.83)	61,666 (31.31)	55,813 (27.42)	54,573 (25.72)	-5245 (8.77)
Total Loans and Advances	1,33,317	1,50,725	1,54,244	1,53,601	1,58,494	18.89
Investments	62,891	59,577	59,751	64,918	62,775	-116 (0.18)
CD Ratio	70.83	76.83	78.30	75.47	74.69	

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



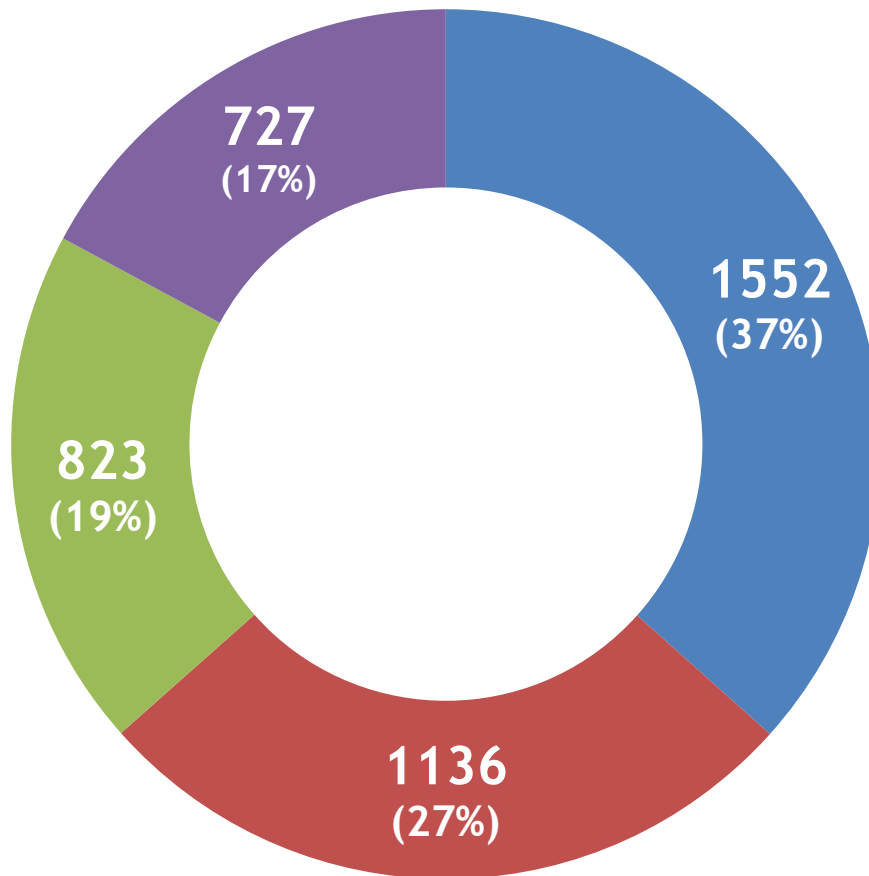
Performance Highlights Dec2012 (Rs in crore)

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %	Y- o - Y 9 m 12 -o- 9 m 13 %
Gross Income	5,099	15,173	20,545	5,625	5,681	5,819	17,125	14.12	12.86
Gross Expenses	4,485	12,971	17,730	4,832	4,865	5,040	14,737	12.37	13.61
Operating Profit	614	2,202	2,815	793	816	779	2,388	26.87	8.45
Net Profit	113	638	533	336	330	180	846	59.29	32.60
Net Interest Margin	2.53	2.85	2.78	2.64	2.68	2.60	2.64	-	-

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



BRANCH SEGMENTATION :AS ON 31ST DECEMBER, 2012



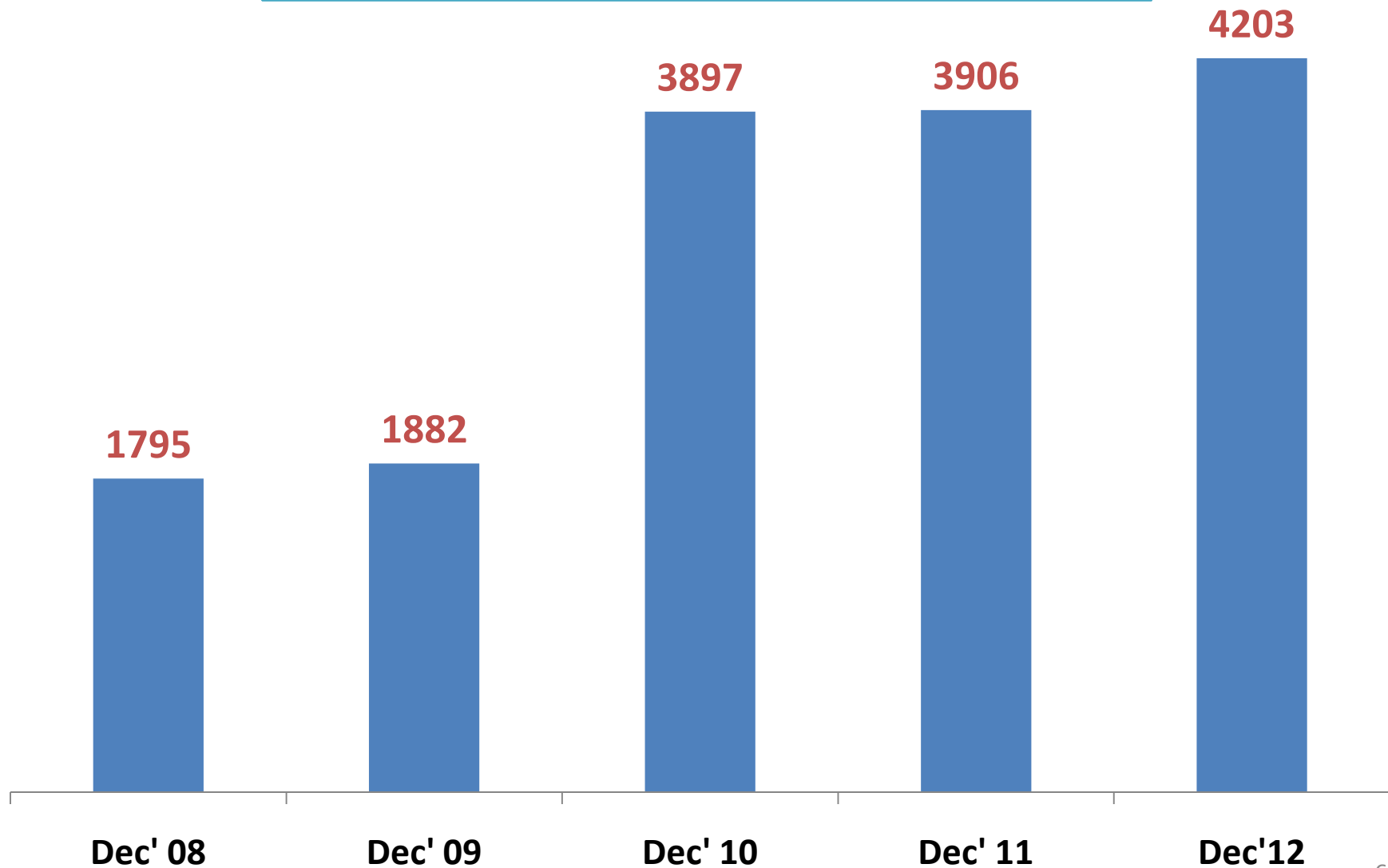
■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4238
Rural	1552
Semi Urban	1136
Urban	823
Metropolitan	727
ATMs	2050
USBs	3612

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



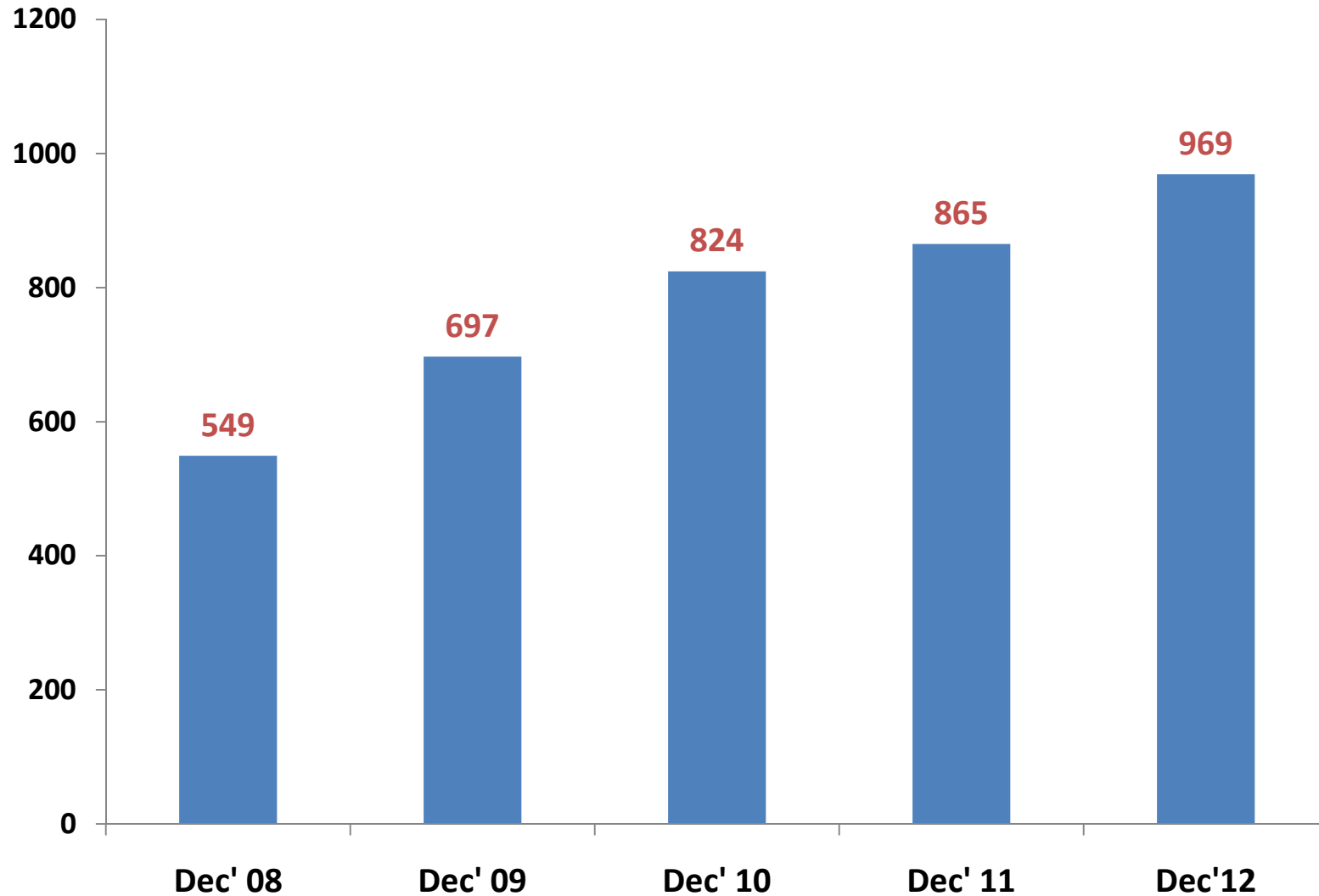
NET INTEREST INCOME for 9 Months (Rs. In crore)



PERFORMANCE HIGHLIGHTS-Q3FY2012-13



Avg. Business per Employee (Rs. In lakhs)

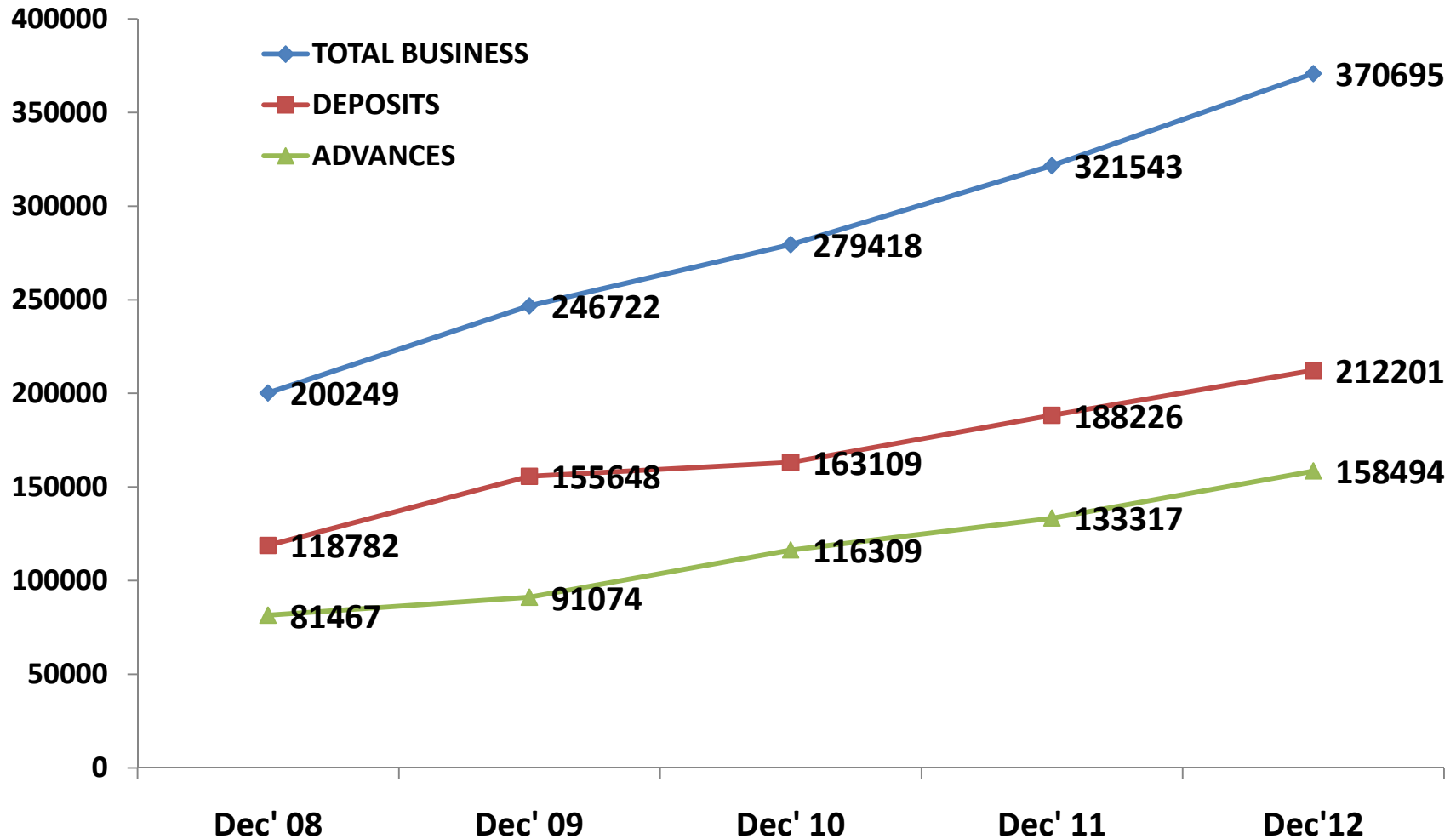


BUSINESS

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



BUSINESS (Rs. In crores)



PERFORMANCE HIGHLIGHTS-Q3FY2012-13



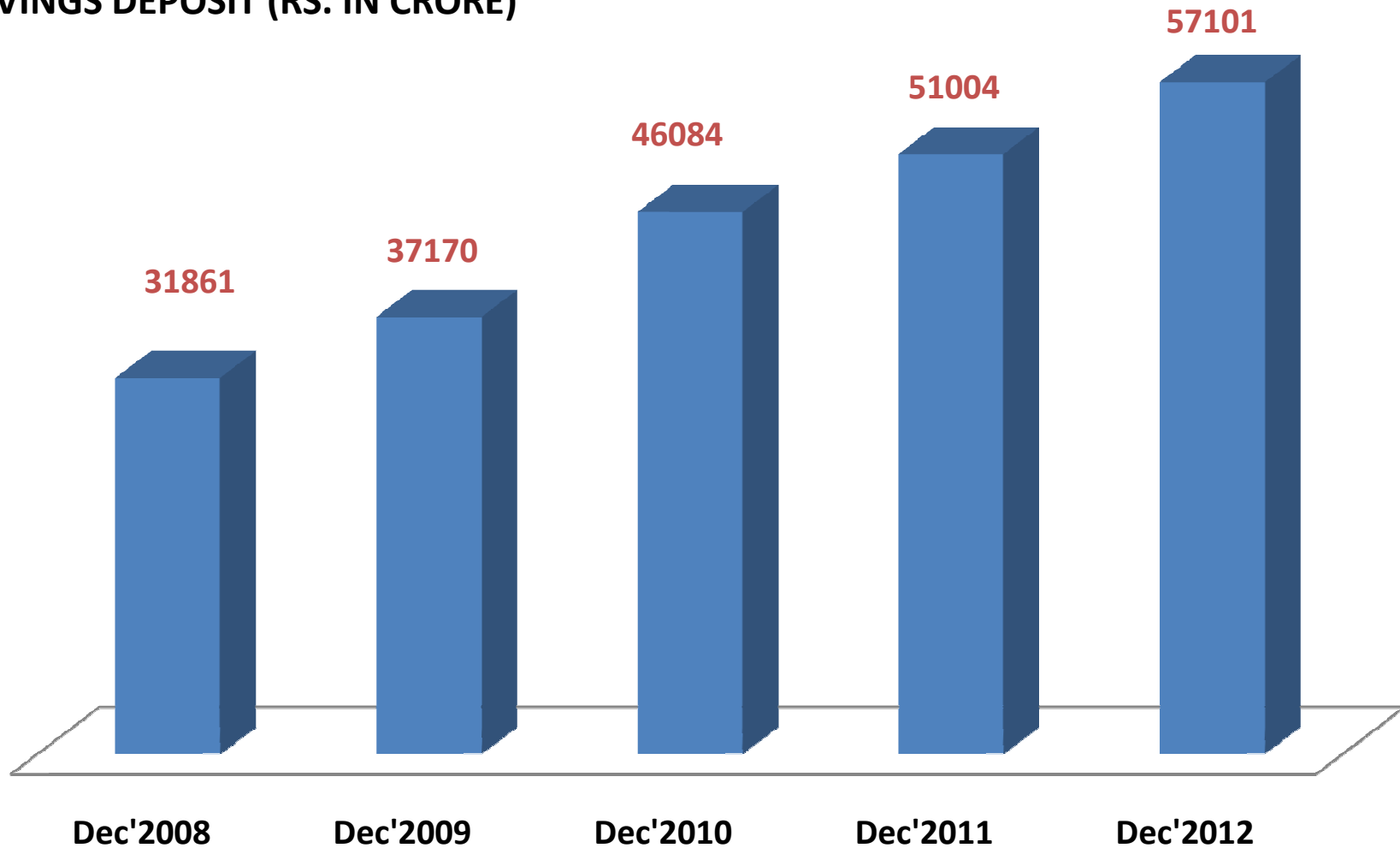
Segment-wise Deposits (Rs in crore)

Deposits	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Current	10,076	12,680	10,837	11,061	10,898	8.16
Savings	51,004	52,595	53,943	56,119	57,101	11.95
Total CASA	61,080	65,275	64,780	67,180	67,999	11.33
Core Term	67,328	68,451	70,531	80,545	89,629	33.12
Total Core Deposits	1,28,408	1,33,726	1,35,311	1,47,725	1,57,628	22.76
High Cost	59,818	62,447	61,666	55,813	54,573	(8.77)
Total Deposits	1,88,226	1,96,173	1,96,977	2,03,538	2,12,201	12.74
CASA %	32.45	33.27	32.89	33.00	32.04	

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



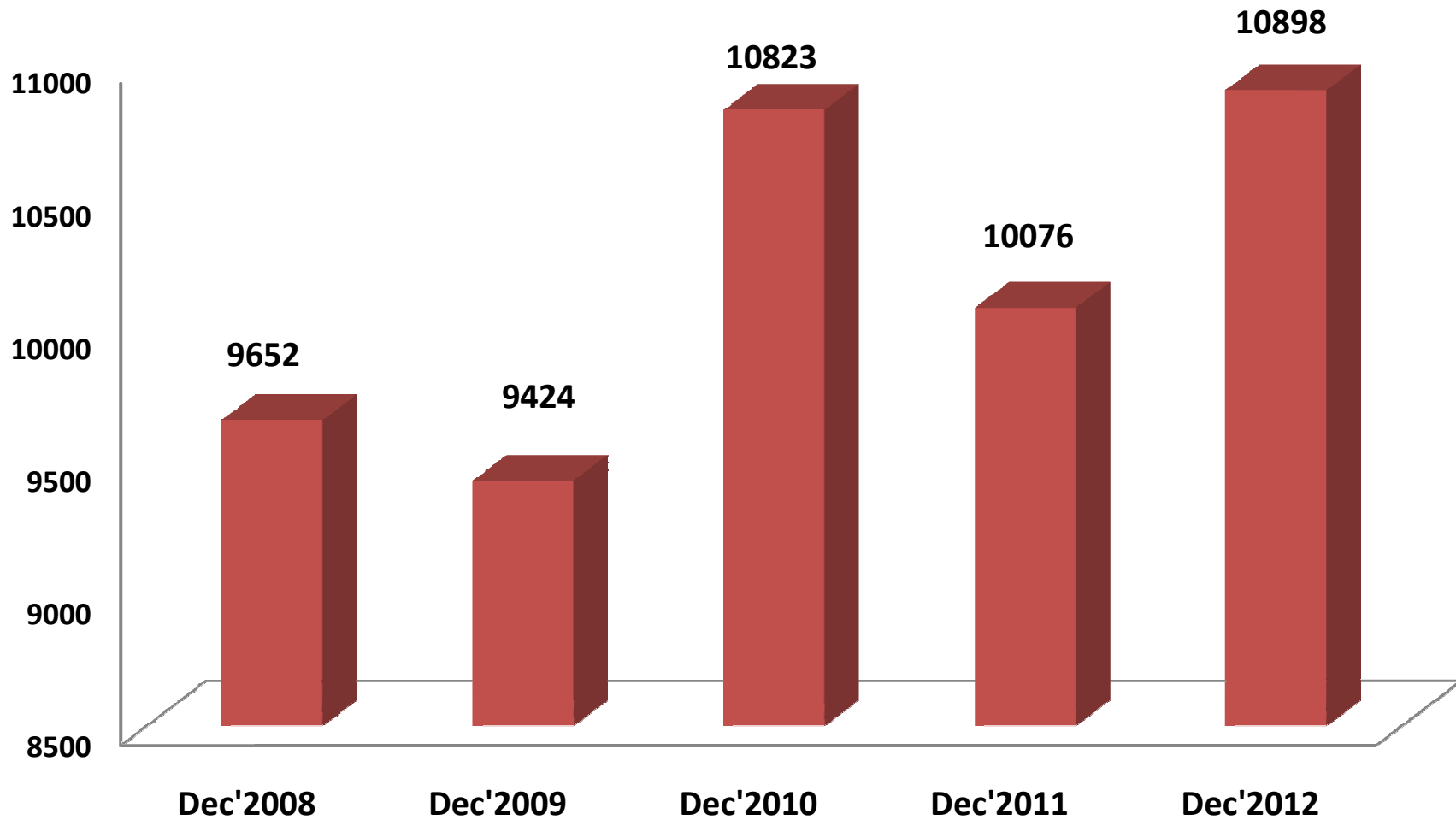
SAVINGS DEPOSIT (RS. IN CRORE)



PERFORMANCE HIGHLIGHTS-Q3FY2012-13



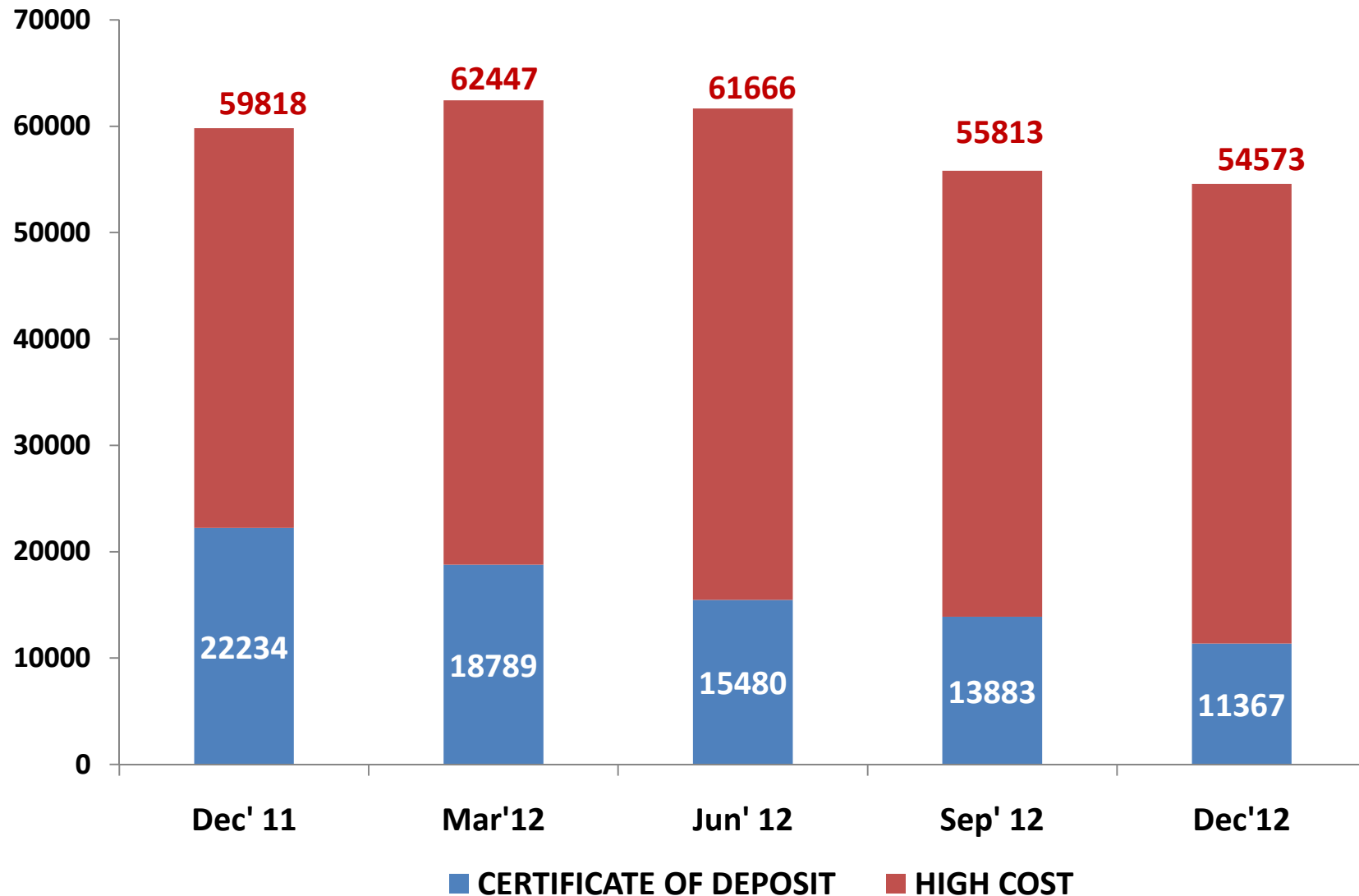
CURRENT DEPOSIT (RS. IN CRORE)



PERFORMANCE HIGHLIGHTS-Q3FY2012-13



HIGH COST DEPOSITS



PERFORMANCE HIGHLIGHTS-Q3FY2012-13



Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Total Loans & Advances	1,33,317	1,50,725	1,54,244	1,53,601	1,58,494	18.89
Corporate Credit	87,946	98,960	92,650	98,363	1,07,833	22.61
(% to total Loans & Advances)	65.97	65.66%	60.07%	64.04%	68.04	
Agriculture	15,621	18,950	19,782	18,677	19,378	24.05
(% to total Loans & Advances)	11.71	12.57%	12.83	12.16	12.23	
- Direct Agriculture	11,734	15,148	15,833	15,055	15,673	33.57
- Indirect Agriculture	3887	3,802	3,949	3,622	3705	(4.68)
MSE	12,449	13,518	13,761	14,692	15,553	24.93
(% to total Loans & Advances)	9.34	7.30	8.92	9.57	9.81	
Retail	15,076	16,715	17,323	18,479	19,710	30.74
(% to total Loans & Advances)	11.31	11.09	11.23	12.03	12.44	
- Housing	6,049	6,282	6,167	6,695	7,042	16.42
- Education	2043	2,157	2,273	2,473	2,568	25.70
- Others	6984	8276	8883	9311	10100	44.62

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

Corporate Credit Amount wise (Rs in Cr)

DESCRIPTION	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
5 CRORE- 25 CRORE	9,567	10,963	11,649	13,305	14,062	46.98
25 CRORE- 100 CRORE	25,656	25,328	26,347	26,141	30,720	19.74
ABOVE 100 CRORE	52,723	62,669	54,654	58,917	63,057	19.59

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Priority Sector Advances	36,146	40,749	41,980	42,077	43,930	21.53
Agriculture	15,621	18,950	19,782	18,677	19,378	24.05
- Direct Agriculture	11,734	15,148	15,833	15,055	15,673	33.57
- Indirect Agriculture	3,887	3,802	3,949	3,622	3,705	(4.68)
MSE	12,449	13,518	13,761	14,692	15,553	24.93

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
HOUSING LOAN	6049	6282	6167	6695	7042	16.42%
EDUCATION LOAN	2043	2157	2273	2473	2568	25.70%
CENT PERSONAL GOLD LOAN	239	319	409	468	625	161.51%
LOAN AGAINST PROPERTY	4776	5805	6252	6638	7074	48.12%
i. Cent Mortgage	2639	3372	3809	3997	4142	56.95%
ii. Cent Trade	1954	2250	2263	2463	2667	36.49%
iii. Cent Rental	109	100	91	86	168	54.13%
iv. Cent Swabhimaan	21	22	23	23	24	14.29%
v. Cent Swabhimaan Plus	53	61	66	69	73	37.74%
Others	1969	2152	2222	2205	2401	21.94%
Grand Total	15076	16715	17323	18479	19710	30.74%

FINANCIALS

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Gross Income	5,099	15,173	20,545	5,625	5,681	5,819	17,125	14.12
Gross Expenses	4,485	12,971	17,730	4,832	4,865	5,040	14,737	12.37
Operating Profit	614	2,202	2,815	793	816	779	2,388	26.87
Net Profit	113	638	533	336	330	180	846	59.29
NIM (%)	2.53	2.85	2.78	2.64	2.68	2.60	2.64	-
Net Interest Income	1,179	3,906	5,169	1,378	1,415	1,410	4,203	19.59
Non Interest Income	357	963	1395	322	353	357	1,032	0

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PROFIT

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Total Interest Income	4,742	14,210	19,150	5,303	5,328	5,462	16,093	15.18
Total Interest Expenses	3,563	10,304	13,981	3,925	3,913	4,052	11,890	13.72
Interest Spread (NII) (1-2)	1,179	3,906	5,169	1,378	1,415	1,410	4,203	19.59
Non Interest Income	357	963	1395	322	353	357	1,032	-
Operating Expenditure	922	2,667	3,749	907	952	988	2,847	7.05
Operating Profit	614	2,202	2815	793	816	779	2,388	26.87
Total Provisions	501	1,564	2,282	457	486	599	1,542	19.56
Net Profit	113	638	533	336	330	180	846	59.29

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PROFIT FROM CORE OPERATIONS

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Net Profit	113	638	533	336	330	180	846	59.29
Treasury Trading Profit	73	222	320	102	70	68	240	(6.84)
Depreciation/ Provision on Investment	52	234	151	(39)	(69)	(7)	(115)	(113.46)
Core Net Profit	92	650	364	195	191	105	491	14.13
Operating Profit	614	2202	2,815	793	816	779	2,388	26.87
Treasury Trading Profit	73	222	320	102	70	68	240	(6.84)
Core Operating Profit	541	1,980	2,495	691	746	711	2,148	31.42

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13
Yield on Advances	11.15	11.44	11.36	11.16	11.09	11.16	11.14
Yield on Investments	7.26	7.16	7.53	7.56	7.50	7.64	7.57
Cost of Deposits	7.33	7.11	7.20	7.47	7.39	7.38	7.41
Cost of Funds	7.20	7.20	7.28	7.61	7.44	7.52	7.52
Cost to Income Ratio	60.03	54.77	57.11	53.36	53.82	55.91	54.38
Non-Interest Income/ Total Income	7.00	6.35	6.79	5.72	6.21	6.14	6.03
Interest Income to AWF	9.19	9.21	9.22	9.57	9.35	9.46	9.46
Non Int. Income to AWF	0.69	0.62	0.67	0.58	0.62	0.62	0.61
Operating Profits to AWF	1.19	1.43	1.36	1.43	1.43	1.35	1.40

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

BREAK- UP : INCOME

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Interest on Advances	3,547	10,689	14,421	4,168	4,156	4,224	12,548	19.09
Interest on Investments	1,120	3,218	4,347	1,123	1,163	1,210	3,496	8.04
Other Interest Income	75	303	382	12	9	28	49	(62.67)
Total Interest Income	4,742	14,210	19,150	5,303	5,328	5,462	16,093	15.18

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

BREAK UP : NON INTEREST INCOME (Rs in crore)

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Non Interest Income	357	963	1,395	322	353	357	1,032	-
Of which:								
Profit on sale of investments	73	222	320	102	70	68	240	(6.85)
Commission/ Exchange	148	426	664	173	206	184	563	24.32
Recovery in written off a/cs	34	102	149	28	71	47	146	38.24
Others	102	213	262	19	6	58	83	(43.14)
Total Income	5,099	15,173	20,545	5,625	5,681	5,819	17,125	14.12

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

BREAK-UP : EXPENDITURE

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13	Y-O-Y Q3-12 -O- Q3-13 %
Interest on deposits	3,326	9,561	12,996	3,615	3,641	3,735	10,991	12.30
Interest on Sub-ordinated debts	130	384	523	139	142	153	434	17.69
Interest on borrowings/refinance	107	359	462	171	130	164	465	53.27
Total interest Expenses	3,563	10,304	13,981	3,925	3,913	4,052	11,890	13.72
Operating Expenditure:								
I. Establishment	641	1,875	2,506	641	620	665	1,926	3.74
II. Other Optg. Expenditure	281	792	1243	266	332	323	921	14.95
Total optg. Expenditure	922	2667	3749	907	952	988	2,847	7.16
Gross Expenses	4,485	12,971	17,730	4,832	4,865	5,040	14,737	12.37

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

PROVISION (Rs IN CRORES)

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13
For NPAs (including Restructured Assets) On A/c. of additional 0.75%	428 (291)	1,083 (391)	1,962 (587)	382 (196)	492 (114)	633 (311) (145)*	1,507 (621) (145)*
On Standard Assets	4	(5)	54	9	0	11	20
Provisions on Investments	52	234	151	(39)	(69)	(7)	(115)
Tax	14	254	113	104	59	(29)	134
Others	3	(2)	2	1	4	(9)	(4)
Total Provision & Contingency	501	1,564	2,282	457	486	599	1,542

* Due to revisioning requirement for Restructuring Accounts at 0.75%

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



KEY PERFORMANCE INDICATORS

PARAMETERS	Q3 11-12	9 months ended 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	9 months ended 12-13
Return on Average Assets (%)	0.22	0.41	0.26	0.61	0.58	0.31	0.50
Earnings per Share (Rs.)	0.94	8.02	5.95	3.97	3.88	1.85	9.69

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

INVESTMENTS : CLASSIFICATION (Rs IN CRORE)

PARAMETERS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
SLR	53,695	50,978	51,213	55,916	52,509	(2.21)
Non-SLR	9,196	8,599	8,538	9,002	10,266	11.64
Total	62,891	59,577	59,751	64,918	62,775	(0.18)
Held For Trading	88	158	40	187	853	869.32
Available For Sale	16,713	17,534	13,428	13,740	14,495	(13.27)
Held To Maturity	46,090	41,885	46,283	50,992	47,427	2.90
M.DURATION	4.22	4.34	4.34	4.30	4.37	-

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



STRESSED ASSET MOVEMENT (Rs. in crore)

PARAMETERS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Gross NPAs: Opening Balance for the Quarter	3,840	2,394	7,273	7,510	8,507	121.53
Add: Slippages	1,464	6,849	1,429	1,783	1,212	(17.21)
Less: Deductions						
1. Write Off	0	226	287	252	53	--
2. Upgradation	151	587	586	158	355	135.10
3. Recoveries	121	754	294	329	314	159.50
4. Recovery by adjustment of credit balance in Nominal A/c	7	0	25	47	59	742.86
Movements in URI	103	403	0	0	0	--
Gross NPAs	4,922	7,273	7,510	8,507	8,938	81.59
Gross Credit	1,33,317	1,50,725	1,54,244	1,53,601	1,58,494	18.89
Gross NPA as % of Gross Advances	3.69	4.83	4.87	5.54	5.64	-

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

STRESSED ASSET MOVEMENT (Rs. IN CRORE)

PARAMETERS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Net Advances	1,30,669	1,47,513	1,50,952	1,50,069	1,54,624	18.33
Net NPA	2,669	4,557	4,853	5,696	5,864	119.71
Net NPA as % of Net Advances	2.04	3.09	3.22	3.80	3.79	-

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

SIZE WISE NPA

EXPOSURE	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
UPTO 1 LAKH (No. of Accounts)	477 (273518)	423 (349535)	492 (387481)	817 (43245)	839 (387180)	75.89
1 Lakh- 10 Lakh (No. of Accounts)	847 (52237)	1509 (90400)	1245 (71614)	1551 (73050)	1488 (63006)	75.68
10 Lakh- 1 Crore (No. of Accounts)	359 (6806)	681 (7281)	618 (5847)	753 (5177)	632 (4292)	76.04
Above 1 crore (No. of Accounts)	3239 (327)	4660 (521)	5155 (437)	5386 (474)	5979 (No. of Borrowers - 210)	84.59
Total (No. of Accounts)	4922 (332888)	7273 (447737)	7510 (465379)	8507 (51115)	8938 (454688)	81.59

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

SECTOR- WISE NPA

SECTOR	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
POWER-GENERATION	276	462	276	276	305	10.51
POWER-DISTRIBUTION	-	-	-	-	-	
AVIATION	377	391	391	455	455	20.69
INFRASTRUCTURE	337	592	592	592	863	156.08
CONSTRUCTION	26	49	19	73	73	180.77
TEXTILES	183	433	200	131	131	(28.41)
TELECOM	-	64	70	95	95	-
OTHERS	3,723	5,282	5,962	6,885	7,016	88.45
TOTAL	4,922	7,273	7,510	8,507	8,938	81.59

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

NPA IN PRIORITY SECTOR ADVANCES (RS IN CR)

PRIORITY SECTOR ADVANCES	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
AGRICULTURE	641	926	1074	1,452	1,369	113.57
MSE	1,382	1,698	1,772	1,631	1,637	18.45
OTHER PRIORITY SECTOR	508	517	556	490	484	(4.72)
TOTAL PRIORITY SECTOR	2,531	3,141	3,402	3,573	3,490	37.89

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

NPA IN RETAIL CREDIT													RS. IN CRORE		
TYPE	Q3 11-12			FY 11-12			Q1 12-13			Q2 12-13			Q3 12-13		
	O/S AMT	NPA AMT	NPA %	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 (Mortgage)	11,035	901	8.16	13,344	693	5.19	13,788	717	5.20	14,599	648	4.44	15,675	637	4.06
Housing Loan	6,049	538	8.89	6,282	381	6.06	6,167	383	6.21	6,695	349	5.21	7,042	333	4.73
Mortgage Loan	2,639	120	4.55	3,372	86	2.55	3,809	100	2.63	3,997	98	2.45	4,227	96	2.27
Secured without Mortgage	1,309	80	6.11	980	41	4.18	1,082	47	4.34	1,268	42	3.31	1,362	41	3.01
Unsecured	2,786	333	11.95	2,591	201	7.76	2,770	240	8.66	3,097	217	7.01	3,325	213	6.41
Grand Total	15,076	1,314	8.72	16,715	935	5.59	17,323	1,004	5.80	18,479	907	4.91	19,710	891	4.52
% of Secured Advances	82			84			84			83			83		

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



SECTORAL CONTRIBUTION OF NPA

Particulars	Q3' 11-12	FY' 11-12	Q1' 12-13	Q2' 12-13	Q3' 12-13
Total Advances	133317	150725	154244	153601	158494
Gross NPA	4922	7273	7510	8507	8938
Gross NPA %	3.69	4.83	4.87	5.54	5.64
Retail Advance	15076	16715	17323	18479	19710
Retail as % to Total Advance	11.31	11.09	11.23	12.03	12.44
Retail NPA	1314	935	1004	907	891
Retail NPA %	8.72	5.59	5.80	4.91	4.52
Contribution of Retail NPA to Total NPA	26.70	12.86	13.37	10.66	9.97
Priority Sector Advance (PS)	36146	40749	41980	42077	43930
PS as % to Total Advance	27.11	27.04	27.22	27.39	27.72
PS NPA	2531	3141	3402	3573	3490
PS NPA %	7.00	7.71	8.10	8.49	7.94
Contribution of PS NPA to Total NPA	51.42	43.19	45.30	42.00	39.05
<i>Of which:</i>					
Agriculture	15621	18950	19782	18677	19378
Agriculture as % to Total Advance	11.72	12.57	12.83	12.16	12.23
Agriculture NPA	641	926	1074	1452	1369
Agriculture NPA %	4.10	4.89	5.43	7.77	7.06
Contribution of Agriculture NPA to Total NPA	13.02	12.73	14.30	17.07	3615.32

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

STRESSED ASSET DETAILS (Rs.IN CRORE)

PARAMETERS	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Gross Advances	1,33,317	1,50,725	1,54,244	1,53,601	1,58,494	18.89
Standard	1,28,395	1,43,452	1,46,734	1,45,094	1,49,556	16.48
Sub-Standard	2,711	4,736	5,220	6,098	6,024	122.21
Doubtful	2,009	2,498	2,214	2,369	2,862	42.46
Loss	202	39	76	40	52	(74.26)
Provisions for NPA	2,253	2,716	2,657	2,811	3,074	36.44
Provision Coverage Ratio (%)	48.05	40.62	40.76	39.86	41.20	-

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

Exposure to Infrastructure

TYPE OF INFRASTRUCTURE	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
Road	2,599	2,942	3,252	3,362	3,741	43.94
% of Road to Total Infrastructure	8.59	9.43	9.90	9.86	10.63	
Port	1,051	1,044	978	986	1,018	(3.14)
% of Port to Total Infrastructure	3.47	3.35	2.98	2.89	2.89	
Air-Port	929	879	1,064	1,087	1,063	14.42
% of Air-Port to Total Infrastructure	3.07	2.82	3.24	3.19	3.02	
SUB-TOTAL (Road/Port/Air-Port)	4,579	4,865	5,294	5,434	,5822	27.15
% of Road/Port/Air Port to Total Infrastructure	15.13	15.60	16.12	15.94	16.54	

Continued on next slide

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

Exposure to Infrastructure (continued from previous slide)

TYPE OF INFRASTRUCTURE	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
POWER	20,357	21,432	22,122	23,124	23,551	15.69
% of Power Sector to Total Infrastructure	67.27	68.72	67.37	67.83	66.92	
Telecommunication	2,700	2,268	2,597	2,640	2,751	1.89
% of Telecommunication to Total Infrastructure	8.92	7.27	7.91	7.74	7.82	
Other Infrastructure	2,625	2,622	2,822	2,895	3,067	16.84
% other Infrastructure to Total Infrastructure	8.67	8.41	8.59	8.49	8.72	
TOTAL INFRASTRUCTURE	30,261	31,187	32,835	34,093	35,191	16.29
% of Total Infrastructure to Total Loans	22.70	20.69	21.29	22.20	22.20	
Total loans	1,33,317	1,50,725	1,54,244	1,53,601	1,58,494	18.89

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

EXPOSURE TO CAPITAL MARKET

CAPITAL MARKET	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
OUTSTANDING	2193	2187	1144	1675	1877	(14.41)

EXPOSURE TO NBFC

NBFC	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
MFI	717	687	661	573	568	(20.78)
HFC	1,982	4,619	4,513	2,313	2,365	19.32
OTHERS	11,117	12,903	13,055	12,021	11,971	7.68
TOTAL	13,816	18,209	18,229	14,907	14,904	7.87

EXPOSURE TO COMMERCIAL REAL ESTATE

COMMERCIAL REAL ESTATE	Q3 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Y-O-Y Q3-12 -O- Q3-13
DEVELOPERS	5,027	5,273	5,364	4,983	5,073	0.92
LEASE RENTALS	382	829	624	1,273	1,465	283.51
TOTAL	5,409	6,102	5,988	6,256	6,538	20.87

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

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 31.12.2012	34,994	22,182	275	21,246
2	Out of which increase in Q3-FY 2012-13	4,435	1,603	26	1,521
3	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 31.12.2012)		13.98%		13.41%
4	-Of which Slippage into NPA -(% of Restructured Accounts)	4,202	2,438 (11.99%)	68	2282 (10.74%)
5	Restructured Loans that slipped into NPA during Q3 FY2012-13	4	269	4	269

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

RESTRUCTURED ASSETS (Rs IN CRORES)

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 08-09	34,860	1,802	0
A/C Restructured in FY 09-10	4,407	3,060	226
A/C Restructured in FY 10-11	5,568	500	240
A/C Restructured in FY 11-12	3,534	11,654	1,496
A/C Restructured in Q1-12-13	28	2,674	0
A/C Restructured in Q2-12-13	427	1,049	0
A/C Restructured in Q3-12-13	3,584	1,207	269
Total Restructured Outstanding as on 31.12.2012	34,994	22,182	2,438

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

RESTRUCTURED ASSETS UNDER CDR (Rs IN CRORES)

POSITION AS ON	A/C	Amount
DECEMBER-2011	20	2,286
MARCH-2012	28	2,556
DECEMBER-2012	48	4,647
OUT OF WHICH RECOVERY (Y-O-Y)	5	126

PERFORMANCE HIGHLIGHTS-Q3FY2012-13



SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 31ST DECEMBER 2012

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
1	POWER	10,716.27	48.31
2	INFRASTRUCTURE	1,525.54	6.88
3	AVIATION	1,229.47	5.54
4	TELECOMMUNICATION	1,034.69	4.66
5	OTHER SERVICES	912.70	4.11
6	IRON AND STEEL	877.71	3.96
7	OTHER INDUSTRIES	773.23	3.49
8	TEXTILE	684.84	3.09
9	ENGINEERING	446.79	2.01
10	CRE	353.64	1.59

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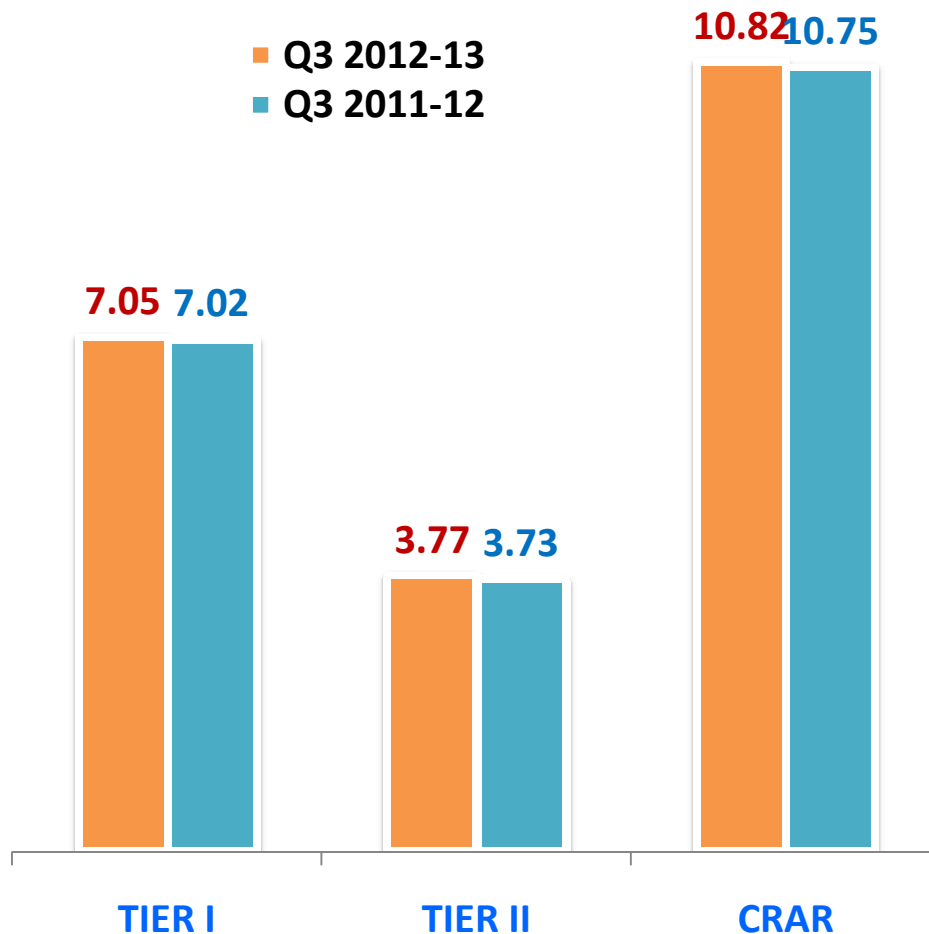
PERFORMANCE HIGHLIGHTS-Q3FY2012-13

SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 31ST DECEMBER 2012 (contd....)

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
11	PHARMACEUTICAL	347.59	1.57
12	CEMENT	303.95	1.37
13	HARDWARE	300.22	1.35
14	SMALL AND MEDIUM ENTERPRISES	256.91	1.16
15	PETROLEUM	249.24	1.12
16	SHIPPING	243.02	1.10
17	EDIBLE OIL	241.84	1.09
18	MICRO FINANCE	182.47	0.82
19	AGRICULTURE	118.63	0.53
20	CHEMICAL	96.71	0.44
21	MISC SECTORS	350.40	1.58
22	Below Rs. 1 crore	936.14	4.22
	TOTAL	22,182	100

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

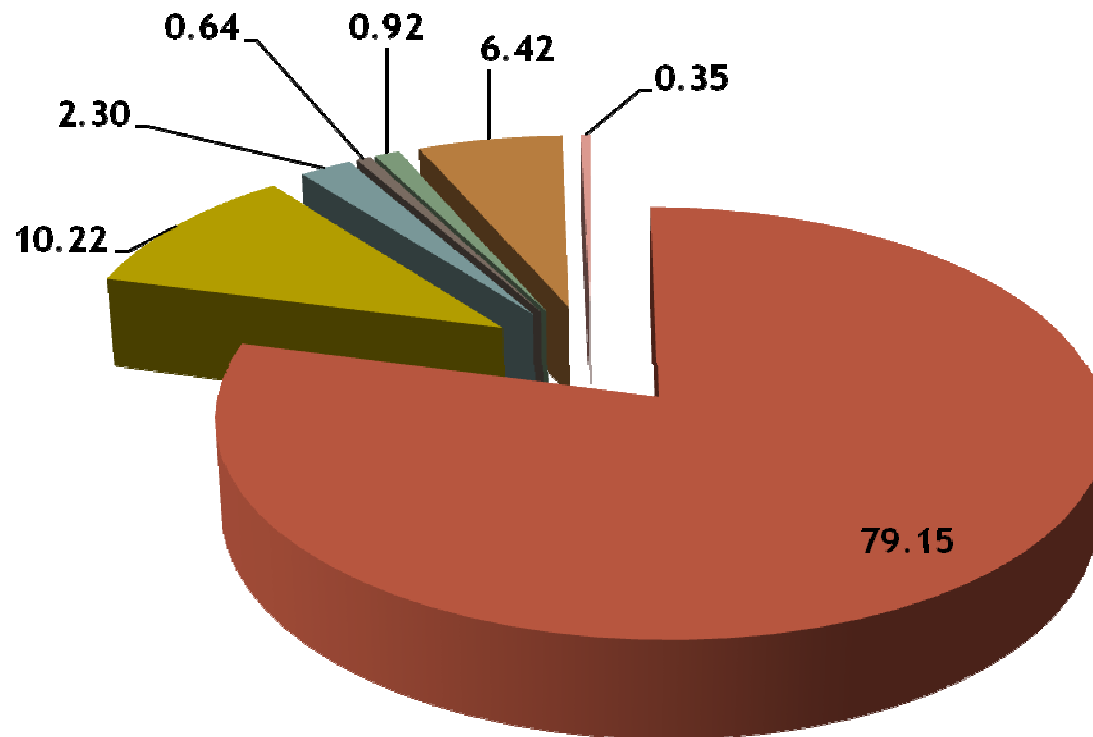
CAPITAL ADEQUACY (%)



	Q3 12-13	Q3 11-12	Q2 12-13
BASEL I			
CRAR	10.82	12.20	11.31
Tier I	7.05	7.36	7.36
Tier II	3.77	4.84	3.95
BASEL II			
CRAR	10.75	12.86	11.51
Tier I	7.02	7.77	7.52
Tier II	3.73	5.09	3.99

PERFORMANCE HIGHLIGHTS-Q3FY2012-13

Shareholding Pattern - 31th Dec'2012



- Government Of India
- FI s / Banks
- FI I s
- Insurance Cos.
- Other Body Cos.
- Public
- Others

Government Of India	79.15
FI s / Banks	10.22
FI I s	2.30
Insurance Cos.	0.64
Other Body Cos.	0.92
Public	6.42
Others	0.35

AWARDS AND ACCOLADES

1. Bank is 4th most Trusted Brand among PSU Banks and 14th among top 50 Service Brands as per Economic Times Brand Equity- **Most Trusted Brands,2012**.
2. Bank Received “**Golden Skoch**” award for financial inclusion ; Project-Reaching last mile.
3. Bank has also received “**The Outlook Money Awards 2012**” consecutively for 2nd year for Housing & Education Loan product.
4. Bank has received **Greentech CSR Award** for its active role in CSR activities towards the upliftment of the poor and providing help to needy & weaker sections of the society at Pan-India level.
5. Bank has received “**Finoviti Award**” from “Business Frontier” for innovation in Banking Products namely miss call alert & customized statement of account.

INITIATIVES

- ❖ Bank launched premium variants of current account for convenience of different segment of customers.
- ❖ Introduced Cent Combo, OD Facility under Loans to Pensioners and Cent Rental, CENT HOME-CRGFTLIH SCHEME.
- ❖ Bank launched net banking facility in “Cash Credit” accounts.
- ❖ Opened 15 Retail Asset Branches (RABs) all over India
- ❖ Bank convened property exhibition across country which resulted in to substantial leads for housing loan.
- ❖ Bank has launched “Aadhar” and Non-”Aadhar” based inter operable Kisan Credit Cards under RuPay platform.

INITIATIVES

- ❖ Bank reengineered the debit card process and facilitated pin generation at ATM and instant re-carding.
- ❖ Bank authorized 10 Branches for handling Forex .
- ❖ Bank launched multi utility portal for collection of school and college fee.
- ❖ Bank extended NEFT facility from banking hours to 24x7.
- ❖ Bank launched portal for collection of Govt. dues and taxes for Tamil Nadu, West Bengal ,Madhya Pradesh & Chhattisgarh.
- ❖ Bank launched online credit facility in PPF accounts.
- ❖ Bank launched transaction summary report under Internet Banking.

ACHIEVEMENTS

- ❖ Bank crossed the milestone of 2000 ATMs during the quarter.
- ❖ E-transaction of the Bank has rapidly grown from 13% to 25%.
- ❖ Bank crossed 3.5 million debit card base in the quarter.
- ❖ Number of transactions in FI accounts increased by 298% over 2011-12.
- ❖ Bank stood first position in mobilizing highest premium amongst all Bancassurance partners of LIC of India with Y-o-Y growth of 46% as against 4% negative growth in industry.
- ❖ Bank has recorded 46% growth in general insurance business as against industry growth of 11%.

Way Forward

- 1. Loyalty and reward program for CASA accounts.**
- 2. Exclusive product for Salary class “Cent Salary”**
- 3. “On-line” opening of saving accounts.**
- 4. Launch of hybrid ATM card “Wonder Card” having feature of debit and credit card.**
- 5. Launch of co-branded prepaid cards for domestic remittances.**
- 6. Launch of co-branded credit cards.**
- 7. Representative office of the Bank to be opened in Kenya in February 2013.**
- 8. To promote exports by making interest rate on PCFC credit competitive.**



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