

# PERFORMANCE HIGHLIGHTS FOR FY ENDED MARCH 2013



# PERFORMANCE HIGHLIGHTS-FY2012-13

- **Net Profit has increased from Rs.533 crore in FY 2011-12 to Rs. 1015 crore in FY 2012-13 registering Y-o-Y growth of 90.43%.**
- **Operating Profit has increased from Rs. 2815 crore in FY 2011-12 to Rs. 3173 crore in FY 2012-13 registering Y-o-Y growth of 12.72%.**
- **Total Business of the Bank increased to Rs 4,02,272 crore from Rs 3,46,898 crore in FY -2011-12, recording Y-o-Y growth of 15.96%.**
- **Total Deposits grew by 15.22 % on Y-o-Y to Rs 2,26,038 crore from Rs1,96,173 crore in FY-2011-12 whereas Core Deposits grew by 27.84% Y-o-Y. Gross advances stood at Rs 1,76,234 crore against Rs 1,50,725 crore in previous FY -2011-12, registering Y-o-Y growth of 16.92%.**
- **Total Income increased by 14.52% to Rs.23528 crore in FY -2012-13 from Rs.20,545 crore in FY -2011-12.**
- **ROA improved to 0.44% in FY-2012-13 from 0.26% in FY-2011-12**
- **NIM improved to 2.68%in Q4-2012-13 from 2.59% in Q4-2011-12.**
- **Gross NPA % reduced to 4.80 % in FY-2012-13 from 4.83% in FY-2011-12 whereas Net NPA % reduced to 2.90 % in FY-2012-13 from 3.10% in FY-2011-12**
- **CRAR under BASELII is at 11.49 %.**

## Performance Highlights March 2013 (Rs in crore)

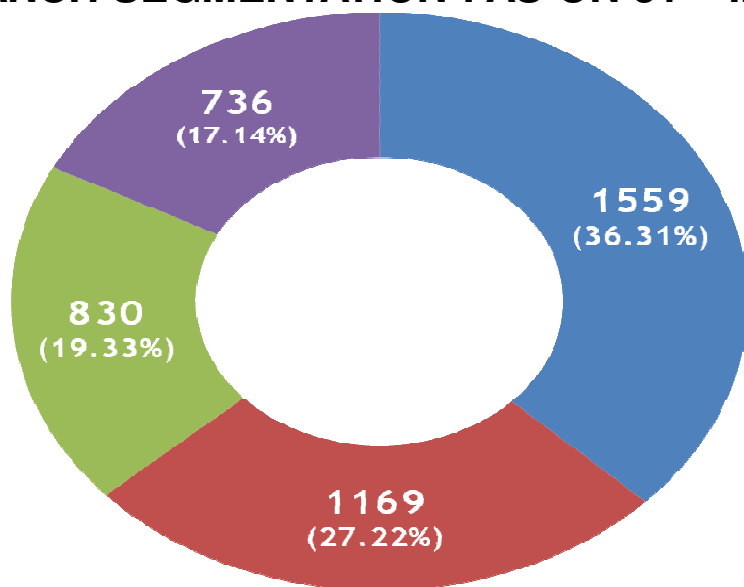
PARAMETERS	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12- O-FY 12-13)
Total Business	3,46,898	3,51,221	3,57,139	3,70,695	4,02,272	15.96
Total Deposits	1,96,173	1,96,977	2,03,538	2,12,201	2,26,038	15.22
Of which Core Deposits	1,33,726	1,35,311	1,47,725	1,57,628	1,70,953	27.84
Of which High Cost Deposits (% to total deposits)	62,447 (31.83)	61,666 (31.31)	55,813 (27.42)	54,573 (25.72)	55,085 (24.37)	(11.79)
Total Loans and Advances	1,50,725	1,54,244	1,53,601	1,58,494	1,76,234	16.92
Investments	59,577	59,751	64,918	62,775	72,662	21.96
CD Ratio	76.83	78.30	75.46	74.69	77.97	

## Performance Highlights March 2013 (Rs in crore)



PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q4 12- 13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Gross Income	5372	20,545	5,625	5,681	5,819	6403	23528	19.19	14.52
Gross Expenses	4759	17,730	4,831	4,865	5,040	5619	20355	18.07	14.81
Operating Profit	613	2,815	794	816	779	784	3173	27.89	12.72
Net Profit	(105)	533	336	330	180	169	1015	260.95	90.43
Net Interest Margin	2.59	2.78	2.64	2.68	2.60	2.68	2.65	--	--

## BRANCH SEGMENTATION : AS ON 31<sup>ST</sup> MARCH, 2013



■ Rural ■ Semi-Urban ■ Urban ■ Metro

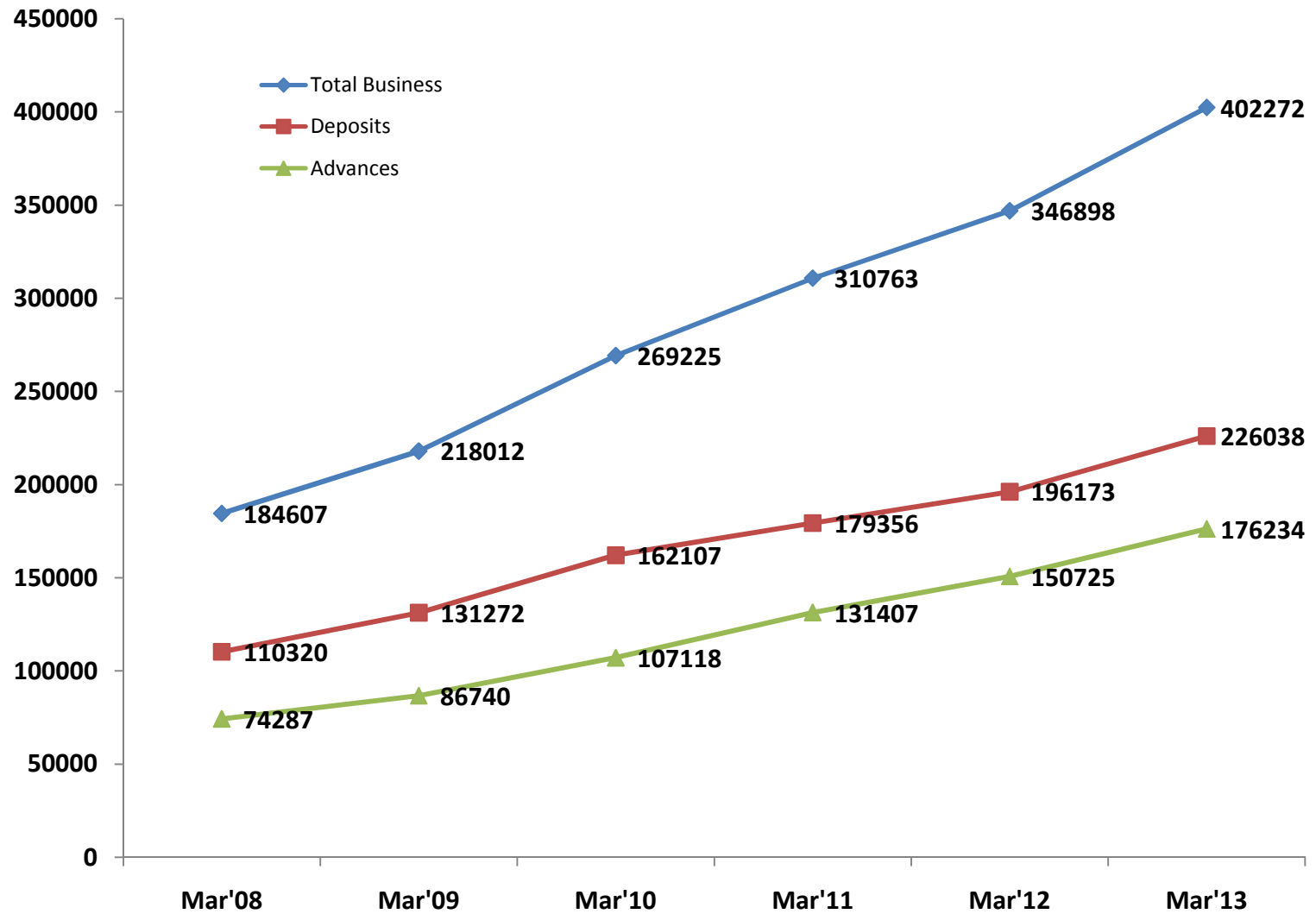
Total Branches *	4294
Rural	1559
Semi Urban	1169
Urban	830
Metropolitan	736
ATMs	2529
USBs	3612

New Branches Opened	Rural	Semi Urban	Urban	Metro	Total
Q1	11	8	3	1	23
Q2	27	31	12	10	80
Q3	22	64	29	9	124
Q4	7	33	7	9	56
Total in the year	67	136	51	29	283

\* A REAL PAN INDIA BANK WITH PRESENCE IN 568 DISTRICTS OUT OF 642 DISTRICTS OF THE COUNTRY

**BUSINESS**

## Business (Rs. in crores)

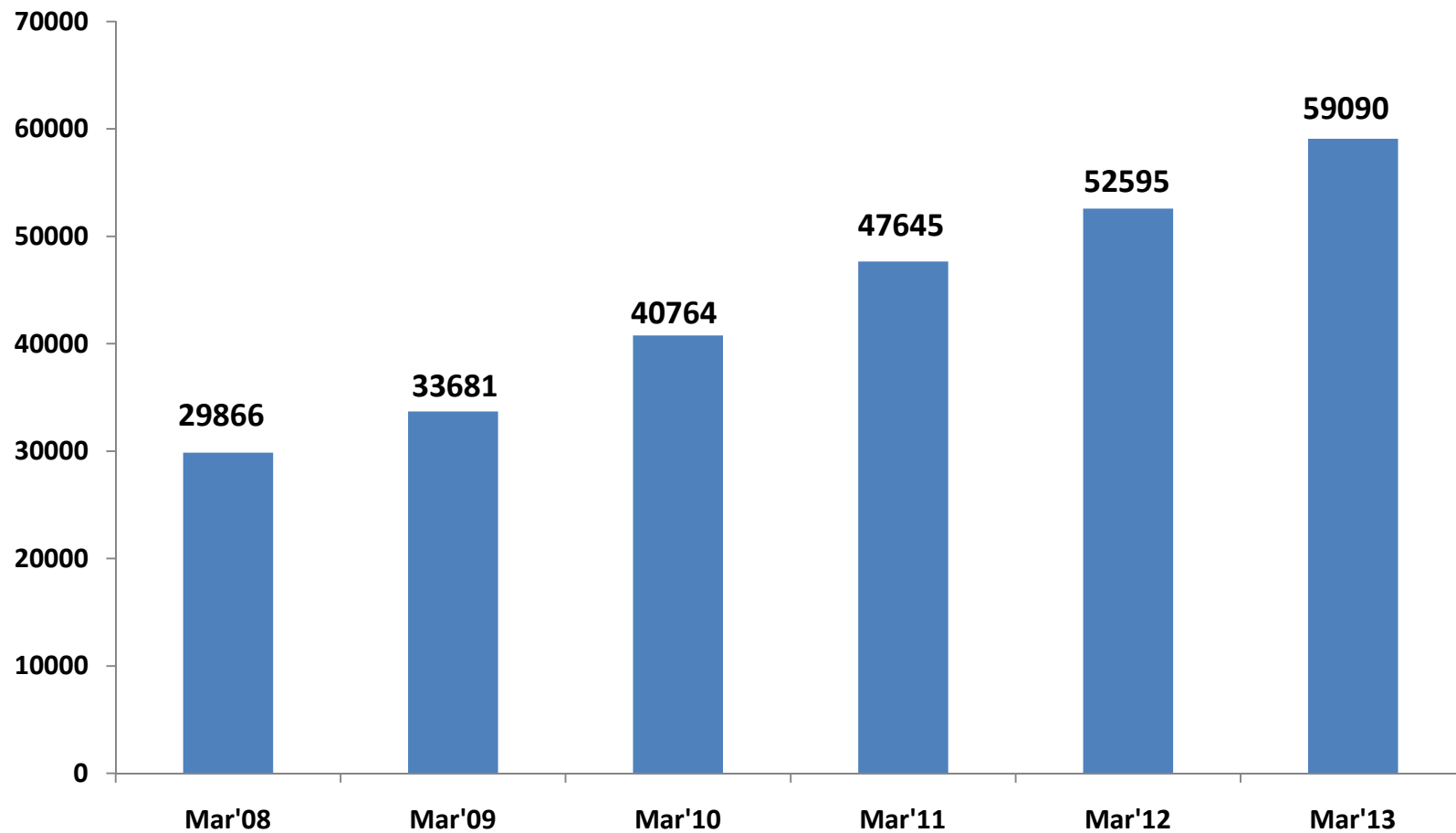


# Segment-wise Deposits (Rs in crore)

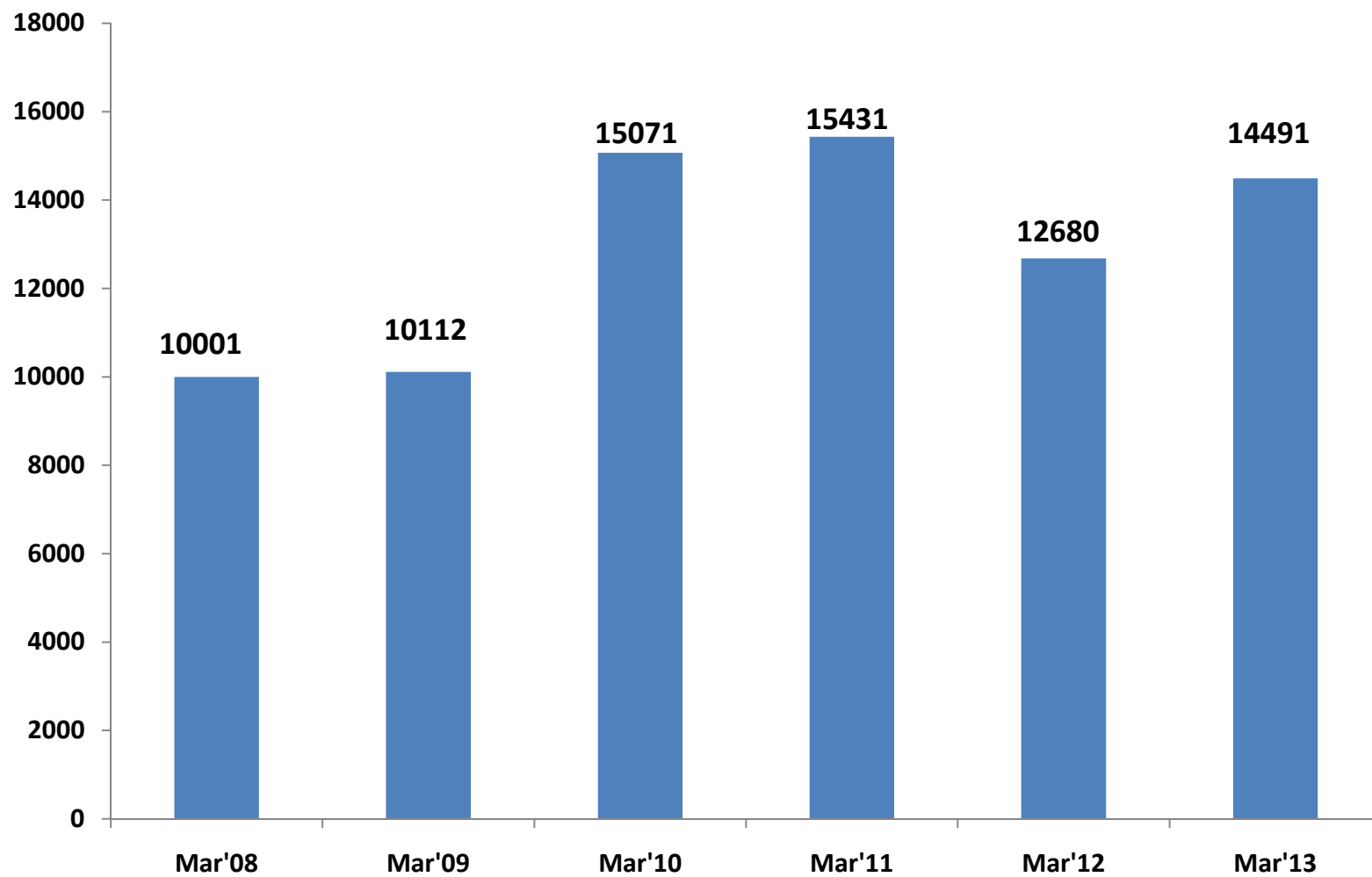
Deposits	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
Current	12,680	10,837	11,061	10,898	14491	14.28
Savings	52,595	53,943	56,119	57,101	59090	12.35
Total CASA	65,275	64,780	67,180	67,999	73581	12.72
Core Term	68,451	70,531	80,545	89,629	97372	42.25
Total Core Deposits	1,33,726	1,35,311	1,47,725	1,57,628	170953	27.84
High Cost	62,447	61,666	55,813	54,573	55085	(11.79)
Total Deposits	1,96,173	1,96,977	2,03,538	2,12,201	226038	15.22
CASA %	33.27	32.89	33.00	32.04	32.55	



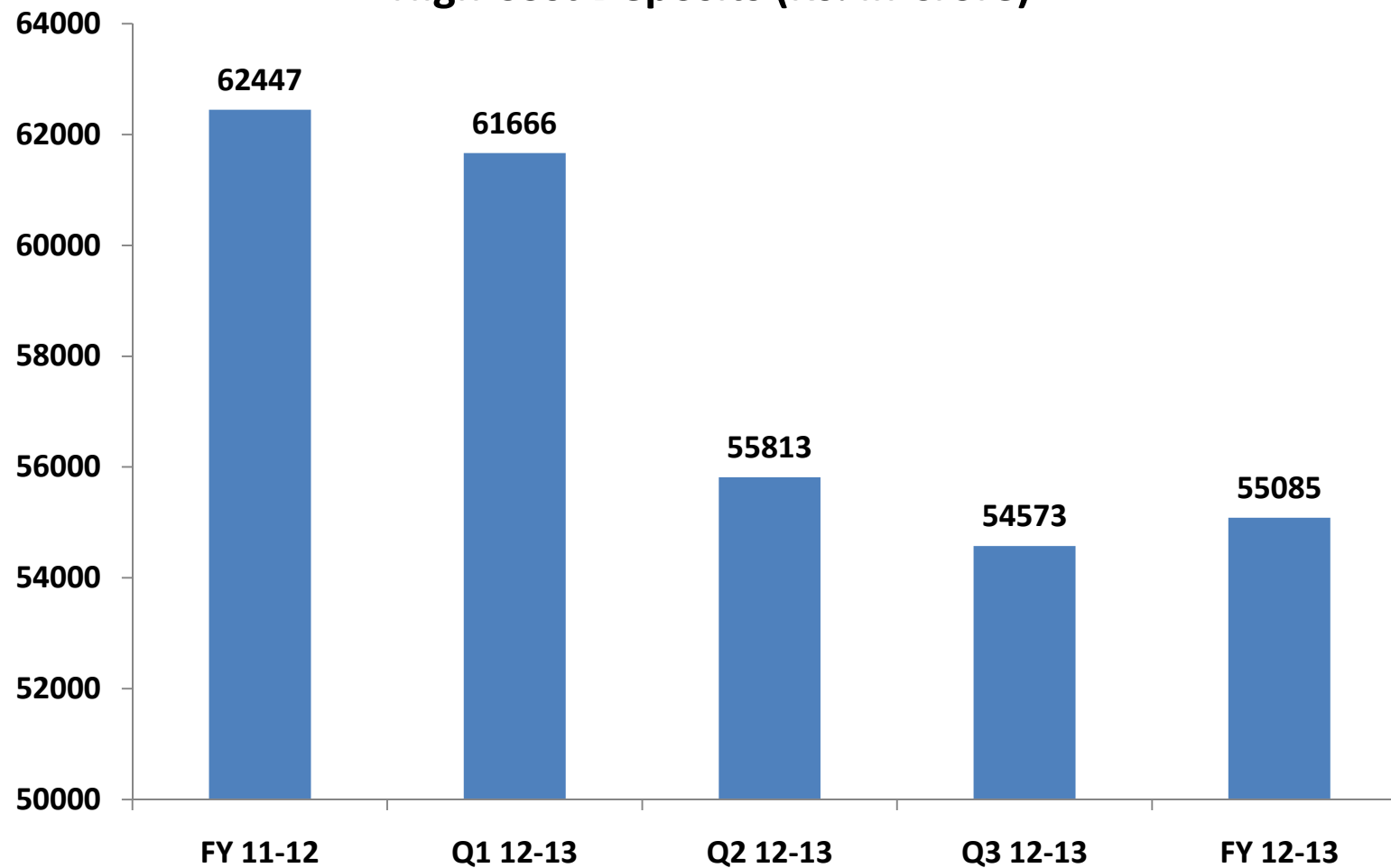
## Saving Deposit (Rs. in crore)



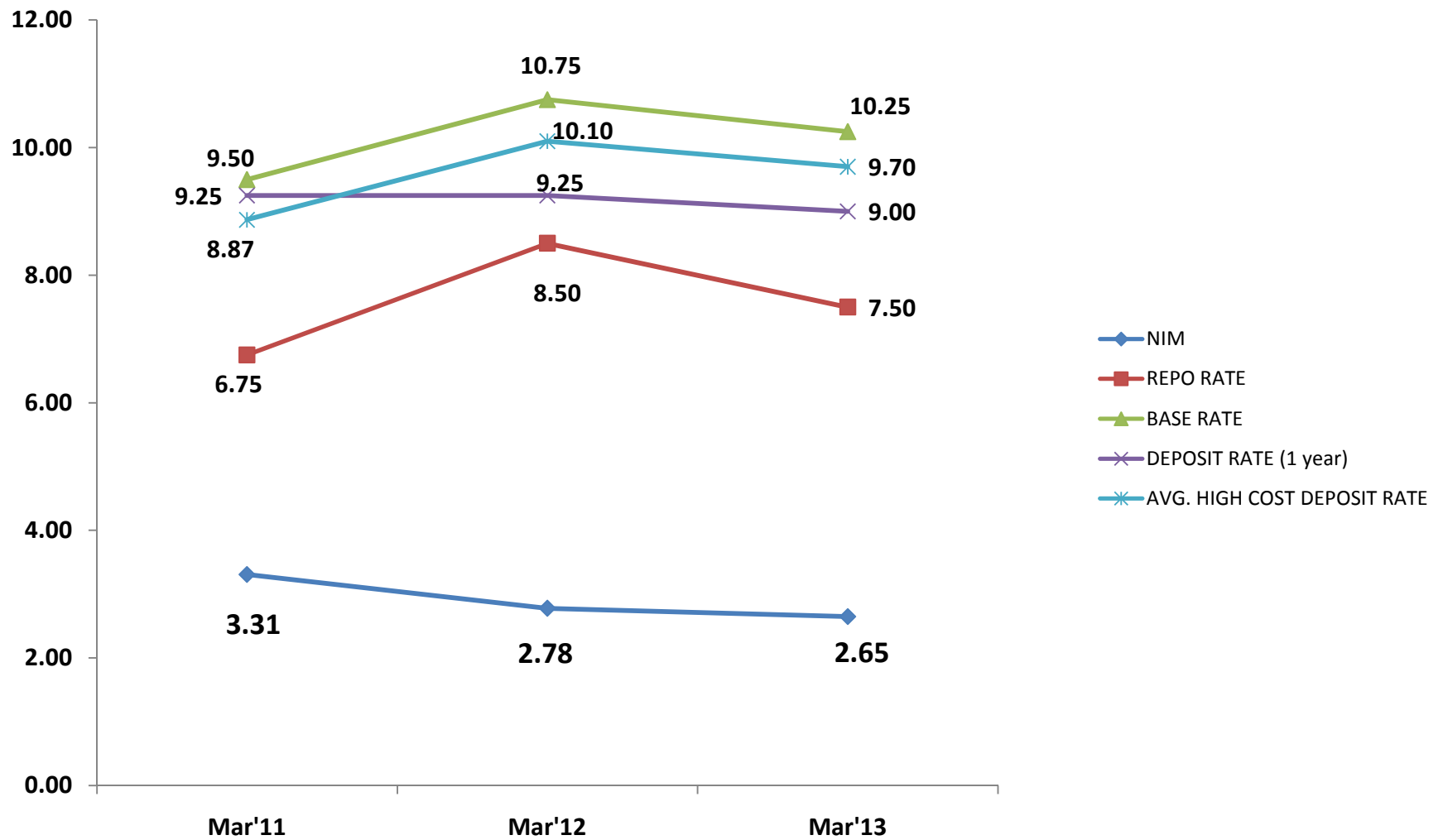
### Current Deposit (Rs. in Crore)



## High Cost Deposits (Rs. in Crore)



## Movement of NIM, Repo Rate, Base Rate, Deposit Interest Rate (1 year), Avg. High Cost Deposit Rate



## POPULATION GROUP WISE BUSINESS (Amt Rs. Cr)

BR_CATG	31-MAR-2012			31-MAR-2013			% GROWTH		
	DEPOSIT	ADVANCE	BUSINESS	DEPOSIT	ADVANCE	BUSINESS	DEPOSIT	ADVANCE	BUSINESS
RURAL	21546	13175	34720	25799	16339	42138	20.00	24.00	21.00
SEMI URBAN	26514	11727	38240	31151	14683	45833	17.00	25.00	20.00
URBAN	36764	20889	57653	43322	26441	69763	18.00	27.00	21.00
METRO	111349	104934	216285	125766	118771	244538	12.95	13.19	13.06
TOTAL	196173	150725	346898	226038	176234	402272	15.22	16.92	15.96

## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
Total Loans & Advances	1,50,725	1,54,244	1,53,601	1,58,494	1,76,234	16.92%
Corporate Credit	98,960	92,650	98,363	1,07,833	1,20,328	21.59%
(% to total Loans & Advances)	65.66%	60.07%	64.04%	68.04%	68.28%	
Agriculture	18,848	19,782	18,677	19,378	24,660	30.84%
(% to total Loans & Advances)	12.50%	12.83	12.16	12.23	13.99%	
- Direct Agriculture	15,047	15,833	15,055	15,673	18,881	25.48%
- Indirect Agriculture	3,801	3,949	3,622	3,705	5,779	52.04%
MSE	13,161	13,761	14,692	15,553	17,289	31.36%
(% to total Loans & Advances)	8.73	8.92	9.57	9.81	9.81%	
Retail	16,715	17,323	18,479	19,710	21,352	27.74%
(% to total Loans & Advances)	11.09	11.23	12.03	12.44	12.11	
- Housing	6,282	6,167	6,695	7,042	7699	22.56%
- Education	2,157	2,273	2,473	2,568	2567	17.06%
- Others	8,276	8,883	9,311	10,100	11086	44.82%

## Corporate Credit Amount wise ( Rs in Cr)

DESCRIPTION	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
5 CRORE-25 CRORE	10963	11649	13305	14062	15784	43.97
25 CRORE-100 CRORE	25328	26347	26141	30720	31904	25.96
ABOVE 100 CRORE	62669	54654	58917	63057	72640	15.91

## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
Priority Sector Advances (% to ANBC)	40259 (30.67)	41980 (27.78)	42077 (27.84)	43930 (29.07)	51252 (33.92)	27.31
Agriculture (% to ANBC)	18848 (14.36)	19782 (13.09)	18677 (12.36)	19378 (12.82)	24660 (16.31)	30.84
-Direct Agriculture (% to ANBC)	15047 (11.46)	15833 (10.48)	15055 (9.96)	15673 (10.37)	18881 (12.49)	25.48
-Indirect Agriculture (% to ANBC)	3801 (2.90)	3949 (2.61)	3622 (2.40)	3705 (2.45)	5779 (3.82)	52.04
MSE (% to ANBC)	13161 (10.03)	13761 (9.11)	14692 (9.72)	15553 (10.29)	17289 (11.44)	31.36



## Status of implementation of FIP (> 2000 population Villages)

Sr. No	Particulars	FY 11-12	Q1(12-13)	Q2(12-13)	Q3(12-13)	Q4(12-13)	FY 12-13	YoY Growth
1	No. of villages covered	3725	3728	3728	3728	3728	3728	
2	No. of BCs appointed	3629	3629	3629	3629	3612	3612	
3	No. of Cards Issued	11,94,194	1274383	13,55,452	14,59,959	15,52,381	15,52,381	30.0%
4	No. of Transactions in (in lakhs)	3.88	2.43	6.44	11.61	17.11	17.11	340.97%
5	Amount of Transactions in (in Crores)	16.64	16.57	27.66	68.49	118.93	118.93	614.72%
6	Deposit through BCA (in lacs)	470	568	813	1417	2467	2467	424.90%
7	Advances through BCA (in lacs)	NIL	1.02	3.22	8.57	17.55	17.55	---

## Overall status implementation of FIP (including non-allotted & smaller villages)

Sr. No	Particulars	FY 11-12	Q1(12-13)	Q2(12-13)	Q3(12-13)	Q4(12-13)	FY 12-13	YoY Growth
1	No. of villages covered	8012	8012	8192	8490	8684	8684	8.39%
2	No. of BCs appointed	4701	4701	4720	4760	4860	4860	3.38%
3	No. of Cards Issued	30,92,794	31,46,679	37,81,728	39,07,160	40,81,932	40,81,932	31.98%
4	No. of Transactions (in lakhs)	6.38	2.84	8.56	14.61	22.42	22.42	251.41%
5	Amount of Transactions (in Crores)	28.95	25.38	41.94	87.95	154.39	154.39	433.29%
6	Deposit through BCA (in lacs)	470	568	813	1417	2467	2467	424.90%
7	Advances through BCA (in lacs)	NIL	1.02	3.22	8.57	17.55	17.55	---

## DBT in Lead District



### 1<sup>st</sup> Phase 43 districts- Our Bank's Lead Bank 2 Districts

District	No. of Schemes	No. of beneficiaries as per Govt. dept	Out of (5) beneficiaries list recd by LDMS	Out of (6) Account opened	Out of (7) Debit cards issued	Out of (7) Aadhaar no. seeded in accounts	Out of (9) Mapping of Aadhaar no. done with NPCI	Beneficiaries details yet to be recd (5-6)
	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<b>Amravati</b>								
(Status as on 1 January 2013)	0	0	0	0	0	0	0	0
(Status as on 31 March 2013)	12	123417	76184	72033	0	10440	10440	47623
As on 4 May 2013	12	126658	94780	94780	17556	24081	24081	31878
(+/-) Change 31 March 2013	0	3241	18596	22747	17556	13641	13641	-15745
<b>Hoshangabad</b>								
(Status as on 1 January 2013)	0	0	0	0	0	0	0	0
(Status as on 31 March 2013)	10	34666	22688	22688	1132	4398	4398	11978
As on 4 May 2013	10	34666	34310	24654	1146	10615	10615	356
(+/-) Change 31 March 2013	0	0	11622	1966	14	6217	6217	-11622

## Performance of Retail Advances (Rs. in crore)

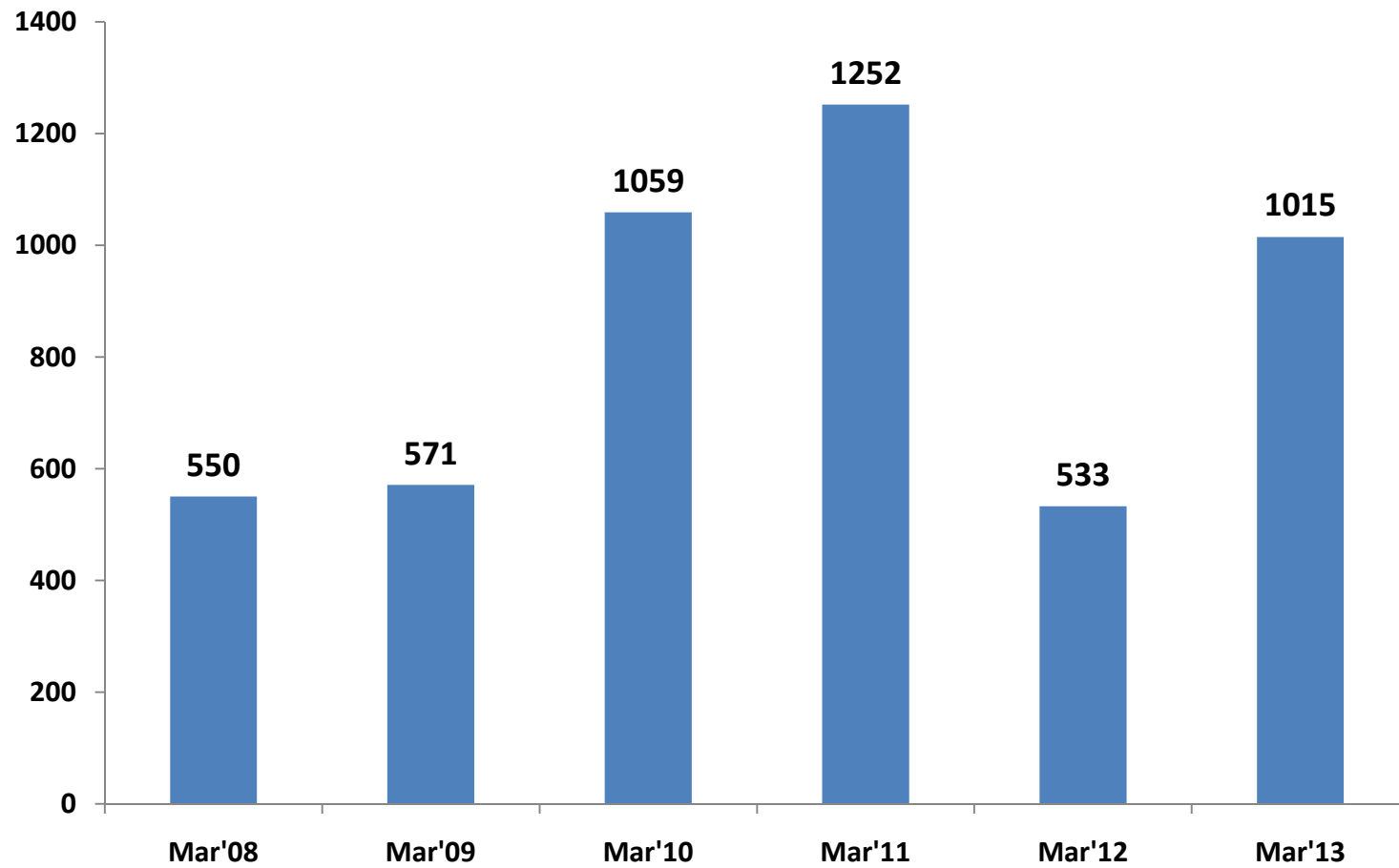
DESCRIPTION	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
HOUSING LOAN	6282	6167	6695	7042	7699	22.56
EDUCATION LOAN	2157	2273	2473	2568	2567	19.01
CENT PERSONAL GOLD LOAN	319	409	468	625	761	138.56
LOAN AGAINST PROPERTY	5805	6252	6638	7074	7743	33.39
i. Cent Mortgage	3372	3809	3997	4142	4457	32.18
ii. Cent Trade	2250	2263	2463	2667	3002	33.42
iii. Cent Rental	100	91	86	168	179	79.00
iv. Cent Swabhimaan	22	23	23	24	25	13.64
v. Cent Swabhimaan Plus	61	66	69	73	80	31.15
Others	2152	2222	2205	2401	2582	19.98
Grand Total	16715	17323	18479	19710	21352	27.74

# FINANCIALS

## PROFITABILITY (Rs. in crore)

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412- 13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Gross Income	5372	20,545	5,625	5,681	5,819	6403	23528	19.19	14.52
Gross Expenses	4759	17,730	4,831	4,865	5,040	5619	20355	18.07	14.81
Operating Profit	613	2,815	794	816	779	784	3173	27.89	12.72
Net Profit	(105)	533	336	330	180	169	1015	260.95	90.43
NIM (%)	2.59	2.78	2.64	2.68	2.60	2.68	2.65	--	--
Net Interest Income	1263	5,169	1,378	1,415	1,410	1535	5738	21.54	11.01
Non Interest Income	432	1395	322	353	357	635	1667	46.99	19.50

## Net Profit (Rs. in crs.)



## PROFIT

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412-13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Total Interest Income	4940	19150	5303	5328	5462	5768	21861	16.76	14.16
Total Interest Expenses	3677	13981	3925	3913	4052	4233	16123	15.12	15.32
Interest Spread (NII) (1-2)	1263	5169	1378	1415	1410	1535	5738	21.54	11.01
Non Interest Income	432	1395	322	353	357	635	1667	46.99	19.50
Operating Expenditure	1082	3749	907	952	988	1385	4232	28.00	12.88
Operating Profit	613	2815	794	816	779	784	3173	27.89	12.72
Total Provisions	718	2282	457	486	599	616	2158	(14.21)	(5.43)
Net Profit	(105)	533	336	330	180	169	1015	260.95	90.43



## PROFIT FROM CORE OPERATIONS

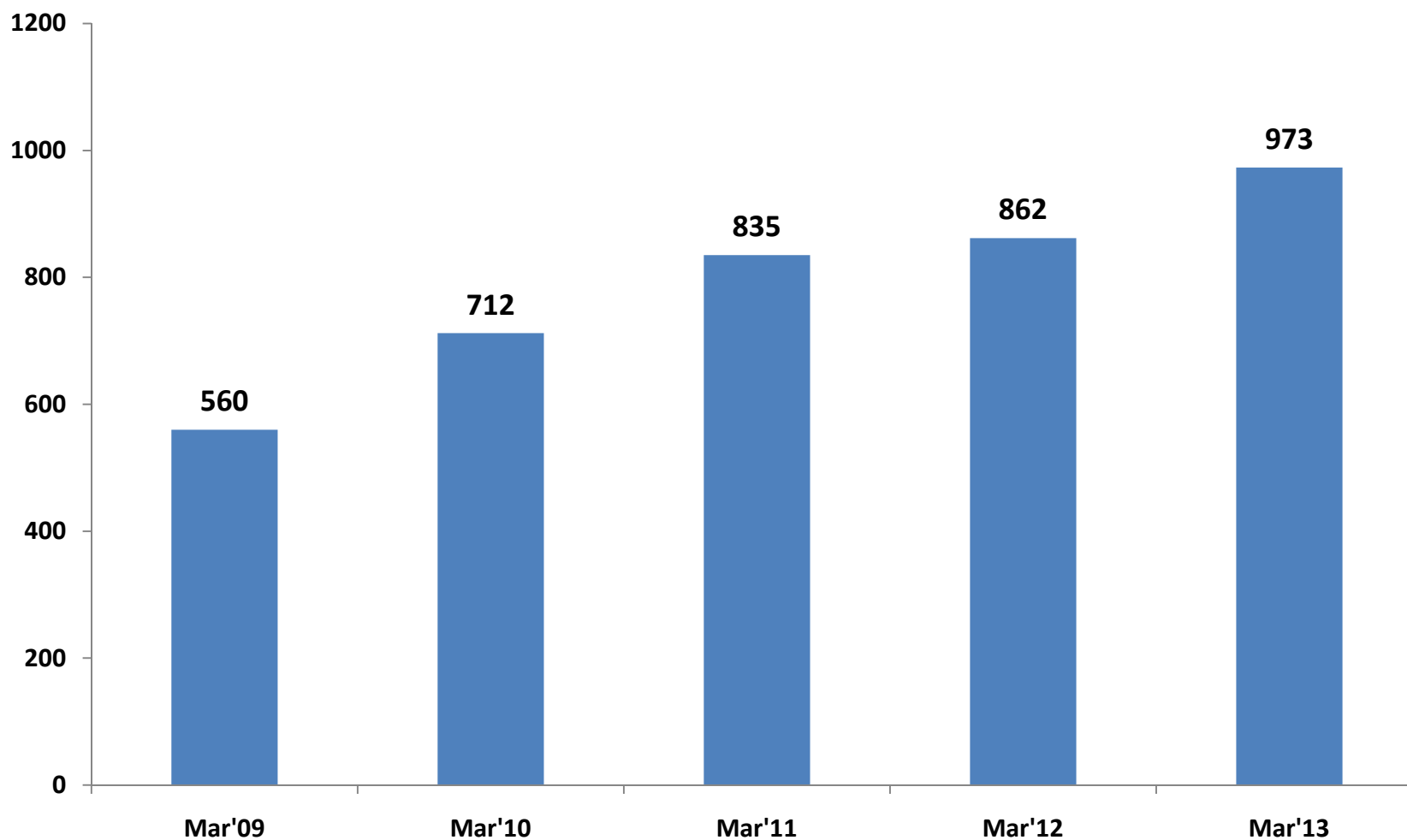
PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412-13)	Y-O-Y (FY 11-12- O-FY 12- 13)
Net Profit	(105)	533	336	330	180	169	1015	260.95	90.43
Treasury Trading Profit	98	320	102	70	68	143	383	45.92	19.69
Depreciation/ Provision on Investment	(80)	151	(39)	(69)	(7)	(48)	(163)	(40.00)	(107.36)
Core Net Profit	(87)	364	195	191	105	(22)	469	(74.71)	28.85
Operating Profit	613	2,815	794	816	779	784	3173	27.89	12.72
Treasury Trading Profit	98	320	102	70	68	143	383	45.92	19.69
Core Operating Profit	515	2495	691	746	711	642	2790	24.66	11.82

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13
Yield on Advances	11.12	11.36	11.16	11.09	11.16	11.09	11.14
Yield on Investments	7.87	7.53	7.56	7.50	7.64	8.07 ↑	7.60 ↑
Cost of Deposits	7.37	7.20	7.47	7.39	7.38	7.39	7.42
Cost of Funds	7.47	7.28	7.61	7.44	7.52	7.50	7.53
Cost to Income Ratio	63.85	57.11	53.36	53.82	55.91	63.86	57.16
Non-Interest Income/ Total Income	8.04	6.79	5.72	6.11	6.14	9.93 ↑	7.09 ↑
Interest Income to AWF	6.99	9.22	9.57	9.35	9.57	9.48 ↑	9.46 ↑
Non Int. Income to AWF	0.81	0.67	0.58	0.62	0.58	1.05 ↑	0.72 ↑
Operating Profits to AWF	1.15	1.36	1.43	1.43	1.43	1.29 ↑	1.37 ↑

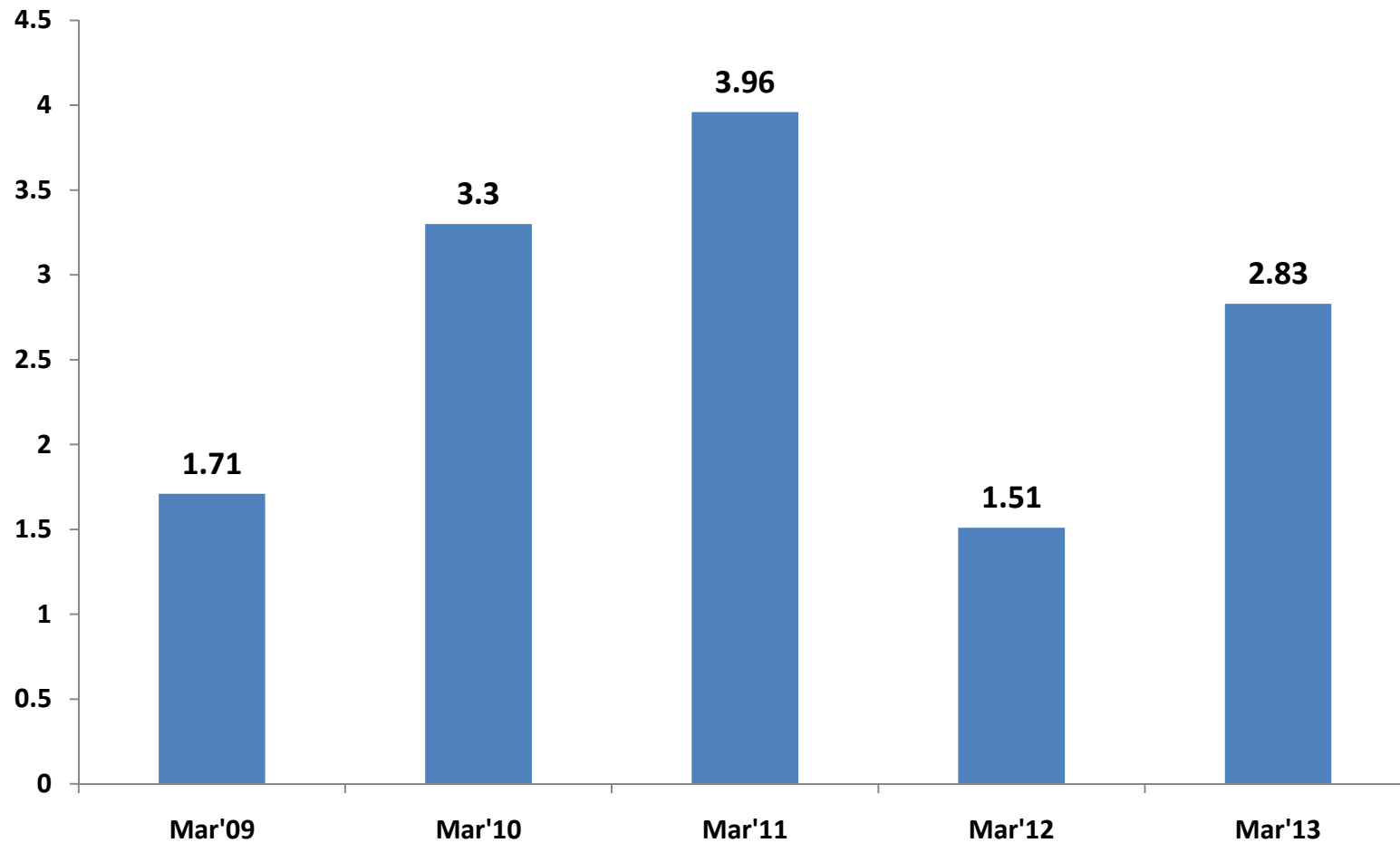
## Average Business per Employee

**Business per Employee (Rs. in lacs)**



## Net Profit per employee

**Net Profit per Employee (Rs. in lacs)**



## BREAK- UP : INCOME

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412-13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Interest on Advances	3732	14421	4168	4156	4224	4374	16922	17.20	17.34
Interest on Investments	1129	4347	1123	1163	1210	1283	4779	13.64	9.94
Other Interest Income	79	382	12	10	28	110	160	39.24	(58.12)
Total Interest Income	4940	19150	5303	5329	5462	5767	21861	16.74	14.16

## BREAK UP : NON INTEREST INCOME ( Rs in crore)

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412- 13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Non Interest Income	432	1395	322	353	357	636	1667	47.22	19.50
Of which:									
Profit on sale of investments	98	320	102	70	68	143	383	45.92	19.69
Commission/Exchange	238	664	173	206	184	253	816	6.30	22.89
Recovery in written off a/cs	47	149	28	71	47	136	282	189.36	89.26
Profit on exchange transaction	23	187	(17)	(12)	26	64	61	178.26	(67.38)
Rent on safe deposit lockers	17	45	7	15	11	16	49	(5.88)	8.89
Others	9	30	29	3	21	24	76	166.66	153.33
----Card Business	3	15	4	3	3	3	13	---	(13.33)
----Government Business	24	49	7	8	13	13	41	(45.83)	(16.33)
-----Bancassurance- Life & Non Life	10	20	5	7	5	7	24	(30.00)	20.00
Total Income	5372	20545	5625	5681	5819	6403	23528	19.19	14.52

## BREAK-UP : EXPENDITURE

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412-13)	Y-O-Y (FY 11- 12-O- FY 12- 13)
Interest on deposits	3435	12996	3615	3641	3735	3949	14940	14.96	14.96
Interest on Sub-ordinated debts	139	523	139	142	153	149	583	7.19	11.47
Interest on borrowings/refinance	103	462	171	130	164	135	600	31.07	29.87
Total interest Expenses	3677	13981	3925	3913	4052	4233	16123	15.12	15.32
Operating Expenditure:									
I. Establishment	631	2506	641	622	665	964	2892	52.77	15.40
III. Other Optg. Expenditure	451	1243	265	330	323	422	1340	(38.29)	7.80
Total optg. Expenditure	1082	3749	906	952	988	1386	4232	28.10	12.88
Gross Expenses	4759	17730	4832	4865	5040	5619	20355	18.05	14.81

## KEY PERFORMANCE INDICATORS

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13
Return on Average Assets (%)	(0.19)	0.26	0.61	0.58	0.31	0.28	0.44
Earnings per Share (Rs.)	(2.07)	5.95	3.97	3.88	1.85	1.63	11.24
Book Value (Rs.)	--	121.36	--	--	--	--	113.21



## INVESTMENTS : CLASSIFICATION ( Rs IN CRORE)

PARAMETERS	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12- O-FY 12-13)
SLR	50978	51213	55916	52,509	60,172	18.03
Non-SLR	8599	8538	9002	10,266	12,490	45.25
Total	59577	59751	64918	62,775	72,662	21.96
Held For Trading	158	40	187	853	335	112
Available For Sale	17534	13428	13740	14,495	20,549	17.20
Held To Maturity	41885	46283	50992	47,427	51,778	23.62
M.DURATION	4.34	4.34	4.30	4.37	4.70	

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

**STRESSED ASSET MOVEMENT (Rs. in crore)**

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412-13)	Y-O-Y (FY 11- 12-O-FY 12-13)
Gross NPAs: Opening on 1 <sup>st</sup> April	4922	2394	7273	7510	8507	8938	7273	81.59	203.80
Add: Slippages	3543	6849	1429	1783	1212	701	5125	(80.21)	(25.17)
Less: Deductions									
1. Write Off	225	226	287	252	53	18	610	(92.00)	169.91
2. Upgradation	348	587	586	158	355	652	1751	87.36	198.30
3. Recoveries	402	754	319	376	242	513	1231	27.61	109.68
Diff in URI / Recovery by adjustment of credit bal. held in nominal A/cs.	217	403	0	0	131	0	350	0	0

## STRESSED ASSET MOVEMENT (Rs. IN CRORE)

PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (FY 11- 12-O-FY 12-13)
Gross NPAs	7273	7273	7510	8507	8938	8456	8456	16.27
Gross Credit	150725	150725	154244	153601	158494	176234	176234	16.92
Gross NPA as % of Gross Advances	4.83	4.83	4.87	5.54	5.64	4.80	4.80	--
Net Advances	147513	147513	150952	150069	154624	171936	171936	16.56
Net NPA	4557	4557	4853	5696	5864	4988	4988	9.46
Net NPA as % of Net Advances	3.10	3.10	3.22	3.80	3.79	2.90	2.90	--

## SIZE WISE NPA

EXPOSURE	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O- FY 12-13)
UPTO 1 LAKH (No. of Accounts)	423 (349535)	492 (387481)	817 (386245)	839 (387180)	714 (343547)	68.79
1 Lakh- 10 Lakh (No. of Accounts)	1509 (90400)	1245 (71614)	1551 (73050)	1488 (63006)	1365 (47886) ↓	(9.54)
10 Lakh-1 Crore (No. of Accounts)	681 (7281)	618 (5847)	753 (5177)	632 (4292)	532 (2507) ↓	(21.88)
Above 1 crore (No. of Accounts)	4660 (521)	5155 (437)	5386 (474)	5979 (210)	5845 (257)	25.43
Total (No. of Accounts)	7273 (447737)	7510 (465379)	8507 (464946)	8938 (454688)	8456 (394197)	16.27

## SECTOR- WISE NPA

SECTOR	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
POWER-GENERATION	462	276	276	305	455	(1.52)
AVIATION	391	391	455	455	375	(4.09)
INFRASTRUCTURE	592	592	592	863	789	33.28
CONSTRUCTION	49	19	73	73	294	500.00
TEXTILES	433	200	131	131	404	(6.70)
TELECOM	64	70	95	95	95	48.44
OTHERS	5282	5962	6885	7016	6044	14.43
TOTAL	7273	7510	8507	8938	8456	16.27

## NPA IN PRIORITY SECTOR ADVANCES (RS IN CR)

PRIORITY SECTOR ADVANCES	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
AGRICULTURE	926	777	1268	1368	999	7.88
MSE	1595	1460	1555	1420	1317	(17.43)
OTHER PRIORITY SECTOR	401	324	208	216	314	(21.70)
TOTAL PRIORITY SECTOR	2922	2561	3031	3004	2630	(9.99)

<b>NPA IN RETAIL CREDIT</b>						<b>RS. IN CRORE</b>			
<b>TYPE</b>	<b>FY 11-12</b>			<b>Q1 12-13</b>	<b>Q2 12-13</b>	<b>Q3 12-13</b>	<b>FY 12-13</b>		
	<b>O/S AMT</b>	<b>NPA AMT</b>	<b>NPA %</b>	<b>O/S AMT</b>	<b>O/S AMT</b>	<b>O/S AMT</b>	<b>O/S AMT</b>	<b>NPA AMT</b>	<b>NPA %</b>
<b>Secured (Mortgage)</b>	13344	693	5.19	13788	14599	15675	17082	525	3.07
<b>Housing Loan</b>	6282	381	6.06	6167	6695	7042	7699	266	3.45
<b>Mortgage Loan</b>	3372	86	2.55	3809	3997	4227	4457	99	2.22
<b>Secured without Mortgage</b>	980	41	4.18	1082	1268	1362	1495	34	2.27
<b>Unsecured</b>	2591	201	7.76	2770	3097	3325	2775	181	6.52
<b>Grand Total</b>	16715	935	5.59	17323	18479	19710	21352	740	3.47



## STRESSED ASSET DETAILS ( Rs.IN CRORE)

PARAMETERS	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
Gross Advances	150725	154244	153601	158494	176234	16.92
Standard	143452	146734	145094	149556	167778	16.96
Sub-Standard	4736	5220	6098	6024	3893	(17.80)
Doubtful	2498	2214	2369	2862	4480	79.34
Loss	39	76	40	52	83	112.82
Provisions for NPA	2716	2657	2811	3074	3469	27.72
Provision Coverage Ratio (%)	40.62	40.76	39.86	41.20	47.75	----

## Exposure to Infrastructure

TYPE OF INFRASTRUCTURE	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
Road	2942	3252	3362	3741	3651	24.10
% of Road to Total Infrastructure	9.43	9.90	9.86	10.63	9.68	
Port	1044	978	986	1018	1706	63.41
% of Port to Total Infrastructure	3.35	2.98	2.89	2.89	4.52	
Air-Port	879	1064	1087	1063	1223	39.14
% of Air-Port to Total Infrastructure	2.82	3.24	3.19	3.02	3.24	
<b>SUB-TOTAL (Road/Port/Air-Port)</b>	<b>4865</b>	<b>5294</b>	<b>5434</b>	<b>5822</b>	<b>6580</b>	<b>35.25</b>
<b>% of Road/Port/Air Port to Total Infrastructure</b>	<b>15.60</b>	<b>16.12</b>	<b>15.94</b>	<b>16.54</b>	<b>17.44</b>	

Continued on next slide

## Exposure to Infrastructure (continued from previous slide)

TYPE OF INFRASTRUCTURE	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
<b>POWER</b>	<b>21432</b>	<b>22122</b>	<b>23124</b>	<b>23551</b>	<b>24956</b>	<b>16.44</b>
<b>% of Power Sector to Total Infrastructure</b>	<b>68.72</b>	<b>67.37</b>	<b>67.83</b>	<b>66.92</b>	<b>66.14</b>	<b>-</b>
<b>Telecommunication</b>	<b>2268</b>	<b>2597</b>	<b>2640</b>	<b>2751</b>	<b>3053</b>	<b>34.61</b>
<b>% of Telecommunication to Total Infrastructure</b>	<b>7.27</b>	<b>7.91</b>	<b>7.74</b>	<b>7.82</b>	<b>8.09</b>	<b>-</b>
<b>Other Infrastructure</b>	<b>2622</b>	<b>2822</b>	<b>2895</b>	<b>3067</b>	<b>3142</b>	<b>19.83</b>
<b>% other Infrastructure to Total Infrastructre</b>	<b>8.41</b>	<b>8.59</b>	<b>8.49</b>	<b>8.72</b>	<b>8.34</b>	<b>-</b>
<b>TOTAL INFRASTRUCTURE</b>	<b>31187</b>	<b>32835</b>	<b>34093</b>	<b>35191</b>	<b>37731</b>	<b>20.98</b>
<b>% of Total Infrastructure to Total Loans</b>	<b>20.69</b>	<b>21.29</b>	<b>22.20</b>	<b>22.20</b>	<b>21.41</b>	<b>-</b>
<b>Total loans</b>	<b>150725</b>	<b>154244</b>	<b>153601</b>	<b>158494</b>	<b>176234</b>	<b>16.92</b>

## EXPOSURE TO CAPITAL MARKET

CAPITAL MARKET	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
OUTSTANDING	2187	1144	1675	1877	1699	(22.31)
EXPOSURE TO NBFC						
NBFC	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
MFI	687	661	573	568	681	(0.87)
HFC	4619	4513	2313	2365	2407	(47.89)
OTHERS	12903	13055	12021	11971	14635	13.42
TOTAL	18209	18229	14907	14904	17453	(4.15)
EXPOSURE TO COMMERCIAL REAL ESTATE						
COMMERCIAL REAL ESTATE	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	FY 12-13	Y-O-Y (FY 11-12-O-FY 12-13)
DEVELOPERS	5273	5364	4983	5073	5119	(2.92)
LEASE RENTALS	829	624	1273	1465	1393	68.03
TOTAL	6102	5988	6256	6538	6512	6.72

Information as on 31<sup>st</sup> March, 2013  
Rating of eligible Corporate borrowal Accounts \*

Particulars	No. of Accounts	Total Amount (in Rs crores)	Percent amount wise Rated/ Unrated
Rated – Externally	718	59,452	50.39%
	1877	1,17,983	100.00%
Rated – Internally			
Unrated – Externally	938	43,378	36.76%
	Nil	N.A.	
Unrated- Internally			
<ul style="list-style-type: none"> <li>•Limits of Rs 5.00 crore and above</li> <li>•External rating not recognized for exposures under CRE, NBFC (other than AFC,IFC) &amp; restructured a/c</li> </ul>			

## CREDIT QUALITY

	DEC 2011	DEC 2011	DEC 2012	DEC 2012
	EXPOSURE Rs in Cr	SHARE %	EXPOSURE Rs in Cr	SHARE %
LOW RISK	54129	58.37	93116	64.52
MEDIUM RISK	37636	40.58	49633	34.40
HIGH RISK	974	1.05	1554	1.08
TOTAL RATED	92739		144303	
UNRATED EXP	35656		5241	
TOTAL CR EXP	128395		149544	

- Rated Exposure increased from Rs 92739 Cr in 2011 to Rs 144303 Cr in 2012
- The share of unrated exposure has reduced.
- Upward migration of exposure from Medium to Low Risk.

### **EXTERNAL RATING**

- 718 Eligible Corporate Accounts with Exposure of Rs 59452 crore have been Externally Rated.

## RESTRUCTURED ADVANCES AS ON 31.03.2013

PARTICULARS	AMOUNT
	IN CRORES
<b>TOTAL ADVANCES</b>	<b>176234</b>
<b>TOTAL RESTRUCTURED ADVANCES</b>	<b>22681</b>
<b>-OUT OF WHICH RESTRUCTURED NPA ADVANCES</b>	<b>2529</b>
<b>STANDARD RESTRUCTURED ADVANCES</b>	<b>20152</b>
<b>% OF STANDARD RESTRUCTURED ADVANCE TO TOTAL ADVANCES</b>	<b>11.43</b>
<b>% NET STANDARD RESTRUCTURED ADVANCE(AFTER PROVISION OFFSET) TO TOTAL ADVANCES</b>	<b>10.24</b>

**NOTE: Restructured advances under CDR mechanism is Rs.4,919crores as on 31-03-2013.**

## RESTRUCTURED ASSETS DURING 2012-13 ( 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	Incremental increase in Q1-FY 2012-13	28	2674	6	2673
2	Incremental increase in Q2-FY 2012-13	427	1049	19	1038
3	Incremental increase in Q3-FY 2012-13	4435	1603	26	1521
4	Incremental increase in Q4-FY 2012-13	3799	1226	31	1133
5	Restructured Assets as on 31.03.2013	15173	22681	206	22145



## Yearwise Restructured portfolio ( Rs IN CRORES)

As on	Amount outstanding	% of Restructured advance to Total advance	% of Standard Restructured Advance to Total advance
	(Rs in crore)	%	%
31.03.2011	5254	4.02	3.64
31.03.2012	17347	11.51	10.15
31.03.2013	22681	12.87	11.43

## RESTRUCTURED NPA ASSETS

PARTICULARS	31.03.2011	31.03.2012	31.03.2013
	Amount in crores		
<b>TOTAL ADVANCES</b>	<b>131407</b>	<b>150725</b>	<b>176234</b>
<b>TOTAL RESTRUCTURED ADVANCES</b>	<b>5254</b>	<b>17347</b>	<b>22681</b>
<b>-OUT OF WHICH RESTRUCTURED NPA ADVANCES</b>	<b>466</b>	<b>2044</b>	<b>2529</b>
<b>STANDARD RESTRUCTURED ADVANCES</b>	<b>4788</b>	<b>15303</b>	<b>20152</b>
<b>%OF RESTRUCTURED NPA ADVANCES TO TOTAL RESTRUCTURED ADVANCES</b>	<b>8.8</b>	<b>11.8</b>	<b>11.1</b>
<b>STANDARD RESTRUCTURED ADVANCES SLIPPED TO NPA DURING THE YEAR</b>	<b>240</b>	<b>1496</b>	<b>281</b>
<b>% OF FRESH SLIPPAGE IN RESTRUCTURED PORTFOLIO</b>	<b>5</b>	<b>9.8</b>	<b>1.4</b>

## SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 31ST MARCH 2013

SR NO	NAME OF SECTOR	AMOUNT	% TO TOTAL RESTRUCTURED ADVANCES
1	POWER	11816	52.10
2	INFRASTRUCTURE	1467	6.47
3	AVIATION	1213	5.35
4	TELECOMMUNICATION	1013	4.47
5	OTHER INDUSTRIES	962	4.24
6	IRON AND STEEL	923	4.07
7	OTHER SERVICES	892	3.93
8	CRE	543	2.39
9	TEXTILE	490	2.16
10	ENGINEERING	452	1.99

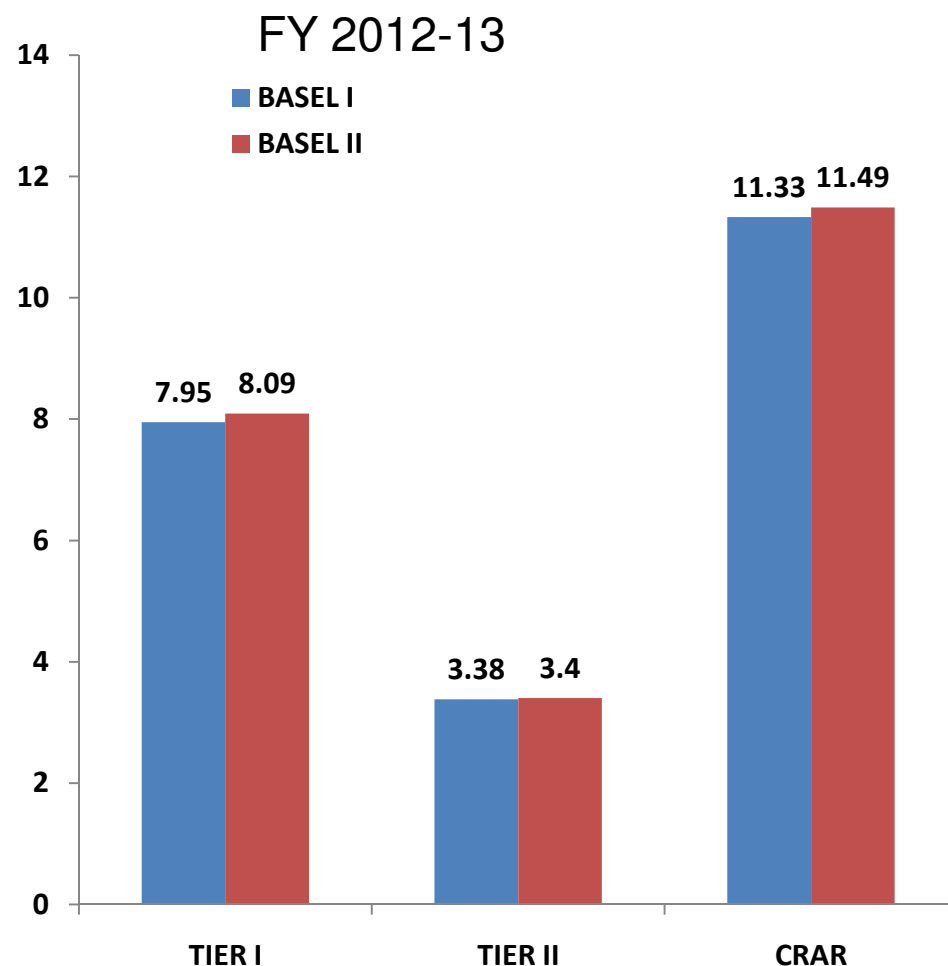
## SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 31ST MARCH 2013

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
11	PHARMACUETICALS	406	1.79
12	HARDWARE	314	1.38
13	CEMENT	298	1.31
14	EDIBLE OIL	248	1.09
15	SHIPPING	228	1.01
16	OIL AND PETROLIUM	225	0.99
17	MICRO FINANCE	163	0.72
18	SMALL AND MEDIUM ENTERPRISES	159	0.70
19	MISC SECTORS	149	0.66
20	CHEMICAL	120	0.53
21	AGRICULTURE	62	0.27
22	<b>BELOW Rs ONE CRORE</b>	<b>538</b>	<b>2.37</b>
	<b>TOTAL</b>	22681	100

## PROVISION ( Rs IN CRORES)

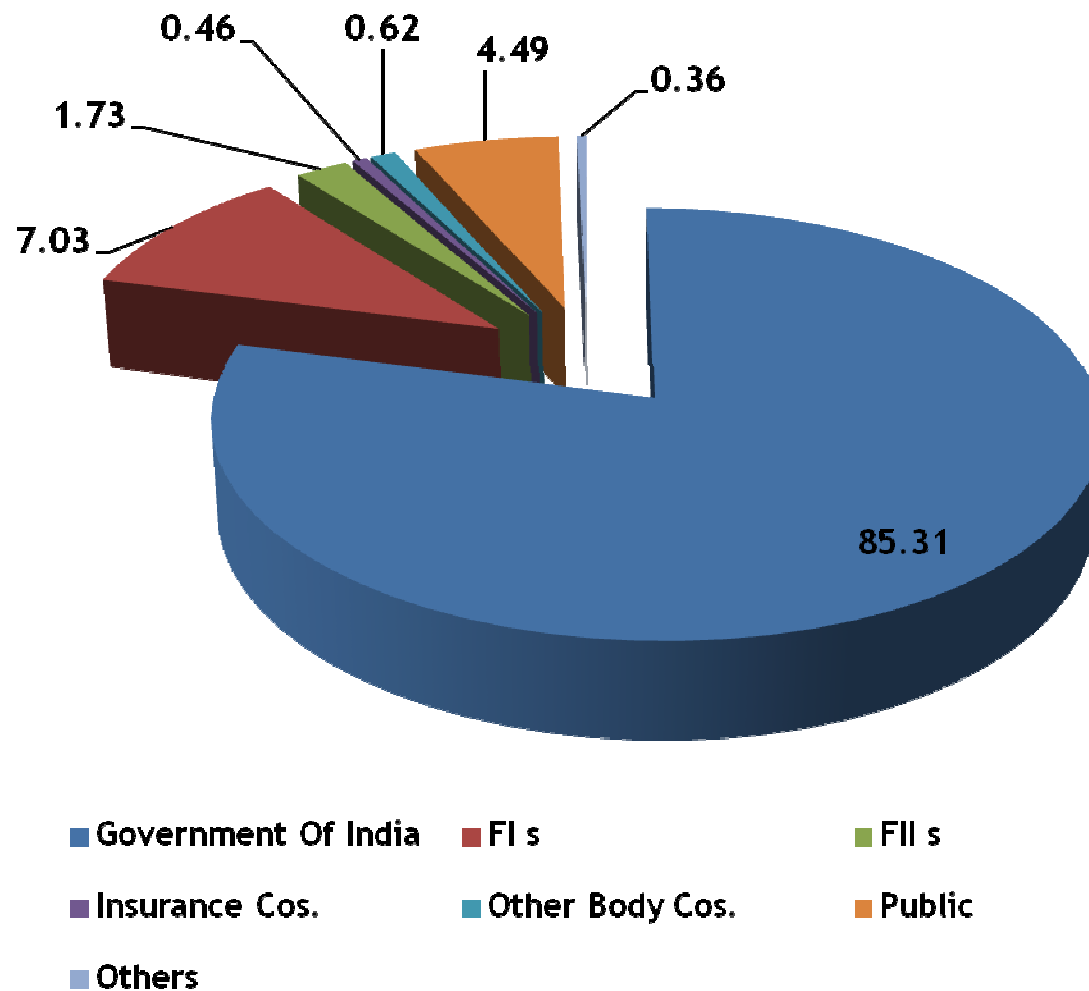
PARAMETERS	Q4 11-12	FY 11-12	Q1 12-13	Q2 12-13	Q3 12-13	Q4 12-13	FY 12-13	Y-O-Y (Q4 11- 12-O- Q412- 13)	Y-O-Y (FY 11- 12-O-FY 12-13)
For NPAs (including Restructured Assets)	879 (196)	1962 (587)	382 (196)	492 (114)	633 (311)	423 (49)	1930 (572)	(51.88)	(1.63)
On Standard Assets	59	54	9	0	11	70	91	20.34	68.52
Provisions on Investments	(83)	151	(39)	(69)	(7)	(49)	(163)	(40.96)	(207.9 5)
Tax	(141)	113	104	59	(29)	171	305	221.28	169.91
Others	4	2	1	4	(9)	0	(5)	(400)	(350)
<b>Total Provision &amp; Contingency</b>	<b>718</b>	<b>2282</b>	<b>457</b>	<b>486</b>	<b>599</b>	<b>615</b>	<b>2158</b>	<b>(14.35)</b>	<b>(5.43)</b>

## CAPITAL ADEQUACY (%)













	FY 12-13	FY 11-12
<b>BASEL I</b>		
CRAR	11.33	11.96
Tier I	7.95	7.50
Tier II	3.38	4.46
<b>BASEL II</b>		
CRAR	11.49	12.40
Tier I	8.09	7.79
Tier II	3.40	4.61

## Shareholding Pattern – 31<sup>st</sup> March 2013



<b>Government Of India</b>	<b>85.31</b>
<b>FI s</b>	<b>7.03</b>
<b>FII s</b>	<b>1.73</b>
<b>Insurance Cos.</b>	<b>0.46</b>
<b>Other Body Cos.</b>	<b>0.62</b>
<b>Public</b>	<b>4.49</b>
<b>Others</b>	<b>0.36</b>

## AWARDS AND ACCOLADES

-  Bank has been awarded with two prestigious Skoch Gold Awards during 2012-13
  - i. Innovative Urban Financial Inclusion
  - ii. Reaching Last Mile
-  “Certificate of Excellence” in establishing of “RSETI” (Rural Self Employment Training Institute) across the country during 2011-12
-  “Outstanding Leadership Award” at the Institute of Public Enterprise Banking Financial Services & Insurance, Hyderabad
-  “Golden Peacock HR Excellence Award-2012” for best HR practices.
-  “Best HR Strategies & Innovation in Employee Retention Strategies” conferred by Greentech Foundation.
-  “Outlook Money Award 2012” for Runner up in Best Housing & Education Loan Provider.
-  Bank has been awarded 4<sup>th</sup> Best PSU Bank in India under “Brand Equity- Top 100 Most Trusted Brand.
-  ZEE Brand Excellence Award in BFSI.
-  Ranking of our Bank has improved by 61 notches, moving up from 390 in 2011 to 329 in 2012 in the List of “Top 500 Banking Brands 2012” .
-  Our Big Cinema credit card won best entry award in co–branded cards category at the recent Master Card Innovation awards at Kovallam, Kerala.









## OVERSEAS EXPANSION

**This year can be well considered as the year of foreign foot prints for the bank.**

- ✦ Opened Rep Office in Kenya in February, 2013.**
- ✦ Government of India approval received to establish a joint venture with PNB in Mozambique.**
- ✦ Permission obtained to open Rep Office in Hong Kong.**
- ✦ Exploring opening of Offices in Baharin, Doha & Dubai.**

## 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.
-  Standardised Branding of Branches, ATMs, Kiosks, Lifts & Gates.
-  Branding of public transport buses & 200 Tab Cabs.
-  Under “**Cent Sanskriti**”, various CSR activities were undertaken during the year 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..)

- ❖ Bouquet of Premium products in Current and Savings portfolio designed for HNI customers launched for retention, upscaling and new HNI clients.
- ❖ Customised savings product –**Cent Salary Savings Scheme** with inbuilt offers, concessions and Overdraft facility launched for salaried class
- ❖ Flexible RDS scheme – **Cent Swashakti** launched to promote savings among customers with variable income
- ❖ Facility of online opening of time deposit accounts to Internet Banking users offered – being first Nationalised Bank to offer this facility.
- ❖ Operationalised 21 Retail Asset Branches (RABs) all over India.
- ❖ Signed MoU with renowned builders/developers for providing hassle free home loans at special rates across the country.
- ❖ Convened and participated in various property expos and other expos across the country resulting in substantial leads in Housing loans as well as other Bank products.






## INITIATIVES ( contd..)

- ❖ **“Cent Kalyani Scheme”** for women entrepreneurs with
  - ❖ Concession in the interest rate between 0.25% to 0.50% .
  - ❖ Limit up to Rs.1.00 crore with compulsory CGTMSE coverage
  - ❖ Bank to bear Guarantee Fee for the First Year.
- ❖ **“Cent Construction Equipment Finance”** for financing New -Machinery/ Equipment/ Vehicles for construction activities with or without CGTMSE coverage.
- ❖ **“Cent Custom Hiring Centre”** for financing of Tractors and other Agriculture Equipment to be given on hire.
- ❖ **“Mukhya Mantri Yuva Swarozgar Yojna Scheme”** of Madhya Pradesh State Government for financing young entrepreneurs willing to set up their own enterprise.
- ❖ **“Central Laghu Udhyami Credit Card (CLUCC) Scheme”** is modified and **Rate of Interest reduced to** encourage small entrepreneurs engaged in MSE activity.
- ❖ **“Cent Food Processing Plus Scheme”** for financing Food and Agro based Processing unit- the scheme was modified and concessional Rate of interest is offered if the collateral security is 100% irrespective of the credit rating of the unit.
- ❖ **“Cent Prosperity” (For Minority Communities)** for Unemployed / traditional and prospective artisan minorities to generate continuous and sustainable employment opportunities and also to increase income. Rate of Interest offered under the scheme is BR+0.25% upto Rs. 10 lakh.

### “Financial Inclusion (FI)

-  As on 31 March 2013, Bank has covered 8684 unbanked villages through 4860 BCs and 116 Brick & Mortar Branches. Bank is doing FI activities in 377 districts across the country.
-  Number of FI accounts increased from 30.92 lacs to **40.82 lacs** in 2012-13 (**growth 32%**)
-  FI Transactions through BC has increased from 6.39 lacs in 2011-12 to **22.42 lacs** in 2012-13 (**growth 3.51 times**).
-  The amount of transaction through BCA has grown from Rs.16.21 crores in 2011-12 to Rs.154.40 crores in 2012-13 (**growth 9.24 times**)

### “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 1.19 lacs (92%) beneficiaries have already been opened by the banks.
-  Under DBT second phase (to be 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.
-  Bank is APBS live since the first day of national launch of DBT, ie on **01 January 2013**. Bank has processed 20611 DBT transfers using APBS amounting to Rs.2.08 crores.
-  Bank is AEPS live and AEPS payments were made in Hoshangabad and Amravati.

## ACHIEVEMENTS

- ❖ During the year Bank has added 847 ATMs to reach 2,529 ATMS.
- ❖ E-transaction increased from 13.37% to 30% of total transactions during the year.
- ❖ Debit Card base doubled from 21 lacs to 42 lacs during the year.
- ❖ During the year Internet banking customer base increased from 1.81 lacs to 6.02 lacs registering an impressive growth of 233%.
- ❖ Direct Benefits Transfer successfully implemented in 6 districts.
- ❖ Bank stood 2<sup>nd</sup> in mobilizing insurance premium amongst all Bancassurance partners of LIC with Y-o-Y growth of 32%. Bank has canvassed 1,49,668 policies with premium of Rs. 238 crores.
- ❖ Under general insurance business, Bank has mobilized 1,89,956 policies with premium collection of Rs.83crore with Y-o-Y growth of 38%.
- ❖ Bank has launched new cards viz. World Credit Card, IDA Co – Branded Credit Card and Big Cinema Credit Card.

## 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 4.00% and Net NPA at less than 2.50%.**
- ❖ **50 more 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.**
- ❖ **Planned to open additional 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.**
- ❖ **Poised to launch RuPay Debit Card.**
- ❖ **Poised to launch premium Debit Card named Wonder Card with OD facility for salaried class.**
- ❖ **Promoting Prepaid Cards for underprivileged class, and to the beneficiaries of Government incentives.**



## WAY FORWARD

- ❖ **Promoting online fee collection module of reputed schools, colleges and Universities.**
- ❖ **Thrust in Transaction Banking Activities to generate additional business.**
- ❖ **Introducing Reward Point Programme incentivising online transactions among the Savings account holders to promote transactions through Alternate delivery channels in order to reduce the cost per transactions as also to save paper by introducing incentives in the form of Reward Points to Savings Account holders.**
- ❖ **Upgradation of existing product in line with the industry practices especially Online products is the prime target- beginning with Online opening of Savings Accounts.**
- ❖ **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**

