

# **Analyst Presentation 30<sup>th</sup> September, 2012**

# BANK OF INDIA FRONT-RUNNER IN INDIA'S GROWTH STORY



Journey Commenced here - 1906



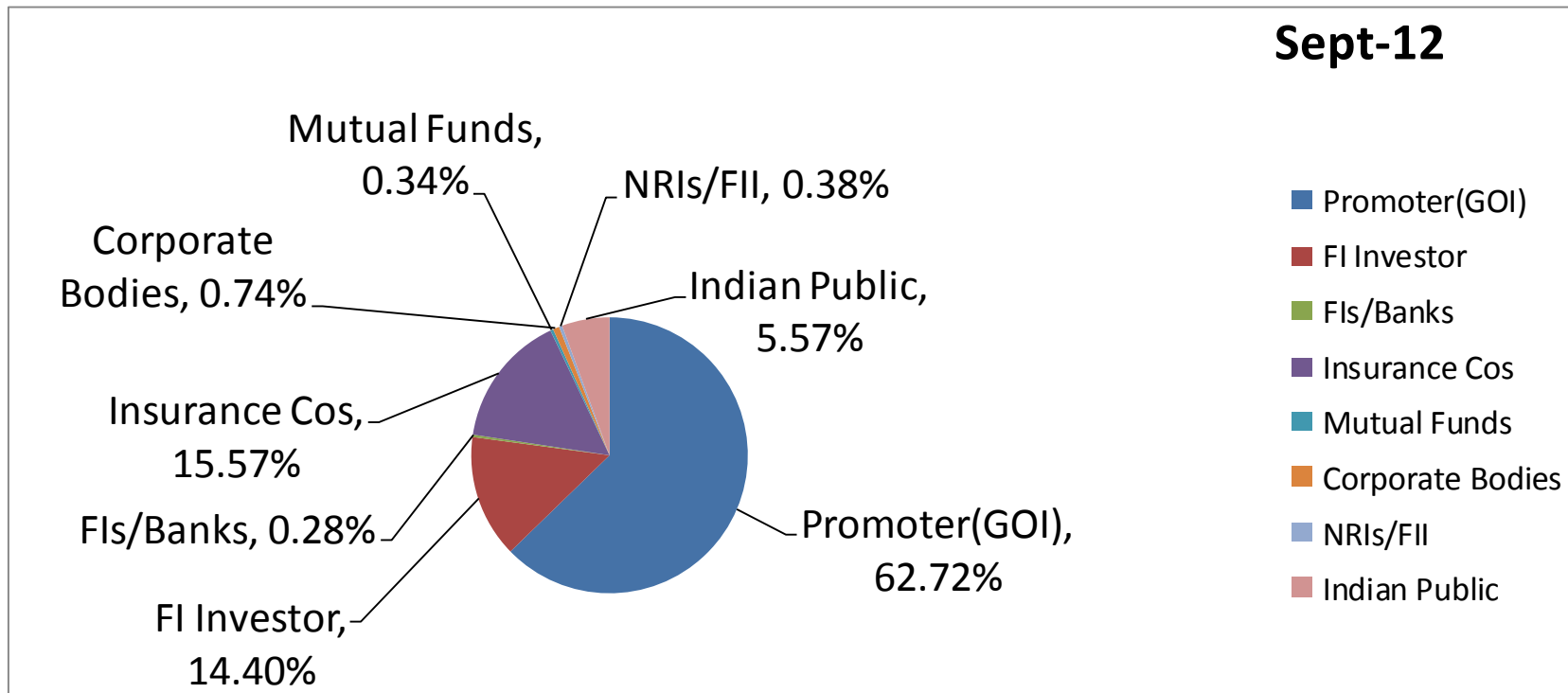
Corporate Office BKC, Mumbai- 2003



# Global Footprints – Foreign Offices



# Investor Profile- Shareholding Pattern (%)



**Total Foreign Holding: 14.81%**

## Strategic Investments - Alliances & Jt. Ventures



- Promoter & largest share-holder of a leading Indian Primary Dealer – STCI (Finance) Ltd.
- JV with BSE to manage clearing & settlement operations – BOI Shareholding Ltd.
- JV Insurance company – SUD Life Insurance Co. Ltd. (Partners: Dai-ichi Life Insurance Co. Ltd., Japan & Union Bank of India)
- 100% subsidiary in Tanzania – BOI (Tanzania) Ltd.
- Bank of India (New Zealand) Ltd.- 100% subsidiary in New Zealand
- Bank of India (Uganda) Ltd.- 100% subsidiary in Uganda
- 51% subsidiary – BOI AXA Investments Managers Pvt. Ltd- BOI AXA Mutual Fund.
- Bank of India Indonesia (76% stake)
- ASREC – Asset reconstruction company- Joint venture(26% stake)
- Indo Zambia Bank –Joint venture (20% stake)

# Business Performance- 2012-13



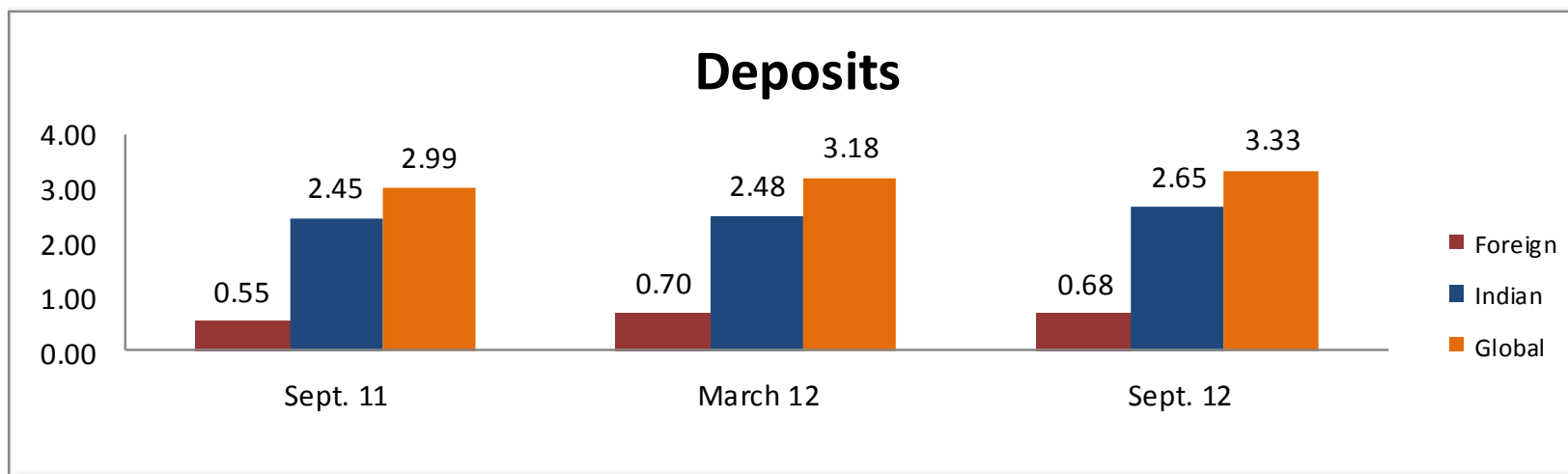
- Global Advances stood at ₹ 2,603,785 Mn
- Global Deposits stood at ₹ 3,326,947 Mn
- CASA at 32.77%
- Global Business Mix reached ₹ 5,930,732Mn
- **Q2 Performance:**
  - Operating Profit increased from ₹ 15,515 Mn to ₹ 18,541 Mn ( Growth 19.89 % YoY)
  - Net Profit stood at ₹ 3,019Mn
  - Net Interest Income increased from ₹ 19,039 Mn to ₹ 21,960 Mn (Growth 15.34% YoY)
  - Net Interest Margin stood at 2.42%
  - Gross NPA ratio - 3.42%
  - Net NPA ratio - 2.04%.

# Major Business Parameters- Sequential



	Quarter ended				
	Sept -11	Dec -11	Mar -12	Jun -12	Sept -12
<b>Business Mix</b>	5,160,250	5,403,668	5,697,103	6,031,442	5,930,732
<b>Deposits</b>	2,990,741	3,072,522	3,182,160	3,389,826	3,326,947
<b>Advances</b>	2,169,509	2,331,146	2,514,943	2,641,616	2,603,785
<b>Operating Profit</b>	15,515	17,319	20,146	16,736	18,541
<b>Net Profit</b>	4,911	7,162	9,527	8,875	3,019
<b>NIM (%)</b>	2.43	2.55	2.86	2.27	2.42
<b>Gross NPA (%)</b>	3.02	2.74	2.34	2.56	3.42
<b>Net NPA (%)</b>	1.98	1.78	1.47	1.69	2.04
<b>Book Value (INR)</b>	301.87	314.96	326.52	341.97	347.22

# Deposits



## Domestic Deposits

❖ Y-o-Y Growth: 8.16 %

## Foreign Deposits

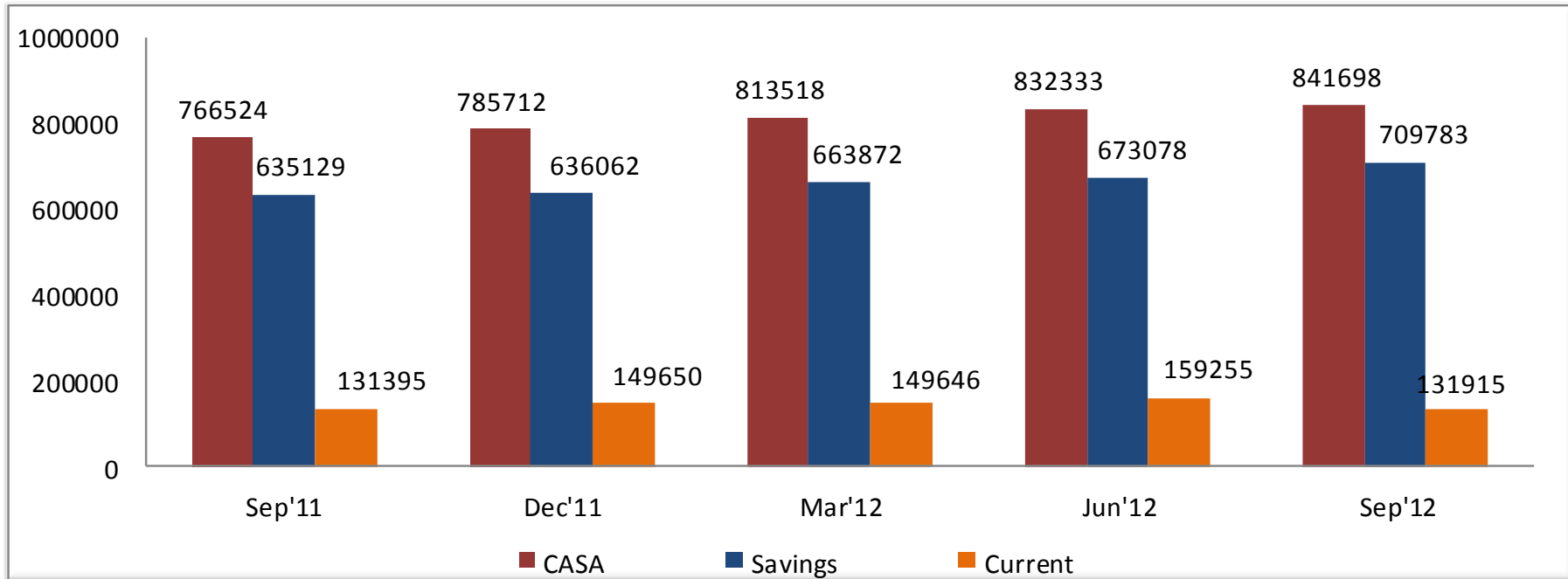
Y-o-Y Growth: 23.64%

## Global Deposits

Y-o-Y Growth: 11.37%



## DOMESTIC DEPOSITS (CASA)



**CASA : 9.81%**  
( YoY growth)

**Savings Bank: 11.75%**  
(YoY growth)

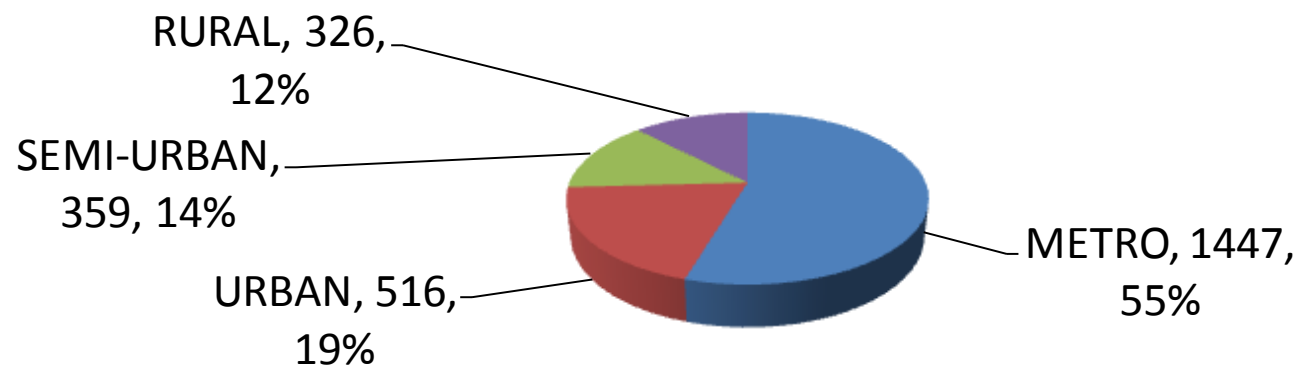
**Share of CASA to Aggregate Deposits**

**Sept. 11- 31.64 %    Sept. 12- 32.77%**

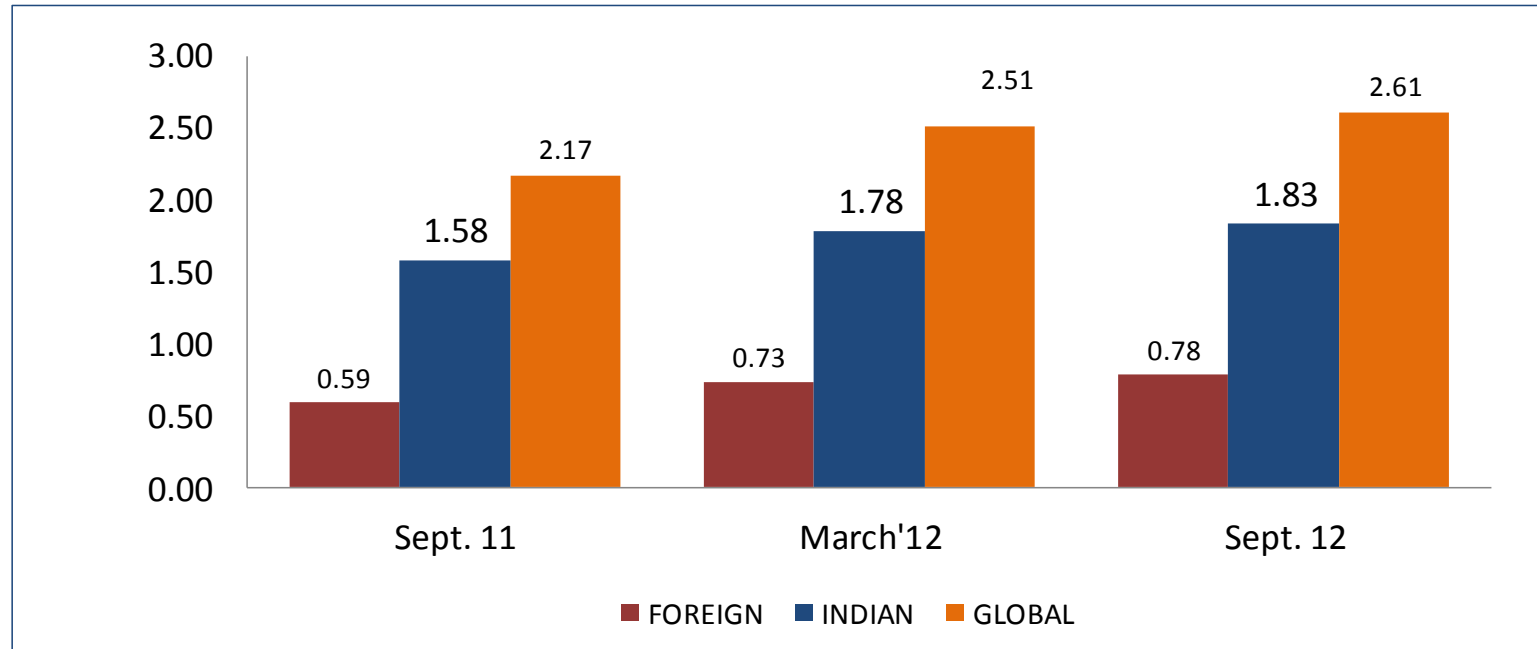
## Domestic Deposits – Category-wise

₹/Bn

SEPT. 12



# Gross Advances

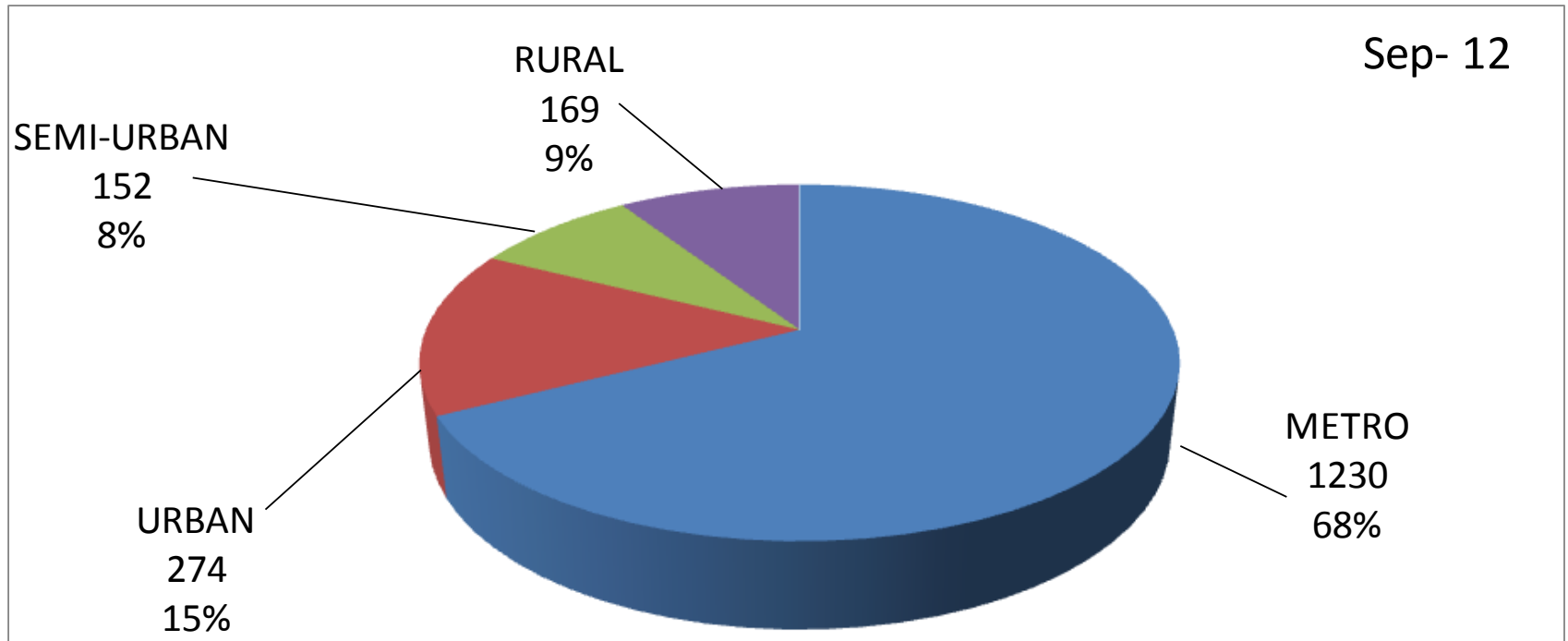


<b>Domestic</b> YoY Growth: 15.82%	<b>Foreign</b> YoY Growth: 32.20%	<b>Global</b> YoY Growth: 20.28%
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## Domestic Advances – Category-wise

₹/Bn

Sep- 12



## Key Sectors (Domestic Credit)

₹/Mn

	Sept.-11	Mar-12	Sept.-12	% YoY Growth
<b>Agriculture</b>	196,410	229,710	230,340	17%
<b>MSME</b>	305,240	322,700	314,590	3%
- Priority	252,140	258,450	240,990	-4%
- Non- priority	53,100	64,250	73,600	39%
<b>Retail Credit</b>	163,950	191,160	202,800	24%
<b>Corporate</b>	966,140	1,035,932	1,077,529	12%
<b>Total</b>	1,578,640	1,779,502	1,825,259	16%

## Major Industry-wise Advances - Domestic



	Sep-11	Dec-11	Mar-12	June-12	Sep-12	YoY Growth %
Textiles	75,420	77,940	80,620	80,380	82,040	8.78%
Chemicals & Chemical products	45,150	46,030	46,310	48,860	48,830	8.15%
Rubber, Plastic & their products	20,360	21,410	22,850	23,090	22,950	12.72%
Basic metal & metal products	113,870	120,800	120,890	123,100	130,650	14.74%
Vehicles, vehicle parts & Transport equipment	22,750	24,310	21,170	23,570	24,340	6.99%
Gems & Jewellery	30,670	31,470	35,970	37,910	39,000	27.16%
Infrastructure	212,540	254,230	282,130	283,200	306330	44.13%
Other Industries	167,300	162,980	209510	209,010	217320	29.90%
<b>Total</b>	<b>688,060</b>	<b>739,170</b>	<b>819,450</b>	<b>829,120</b>	<b>871,460</b>	<b>26.65%</b>

## Overseas Advances - Breakup

₹/ Mn

	Sept.-11	Sept.-12
TRADE	45,437	65,798
MANUFACTURING	70,745	77,676
REAL ESTATE	12,293	12,894
LOAN AGAINST DEPOSITS	21,922	16,792
BUYERS CREDIT	306,528	410,949
OTHERS *	133,949	194,499
<b>TOTAL</b>	<b>590,874</b>	<b>778,608</b>

\* Others include Staff Loans, Bills discounted for other banks, syndication/ECB loans, FCTL, etc.

# Domestic Credit



Sector	Sept-11	Mar-12	Sept.-12	% YoY Growth
Gross advances	<b>1,578,640</b>	<b>1,779,502</b>	<b>1,825,260</b>	<b>15.62%</b>
-Food credit	33,090	36,910	46,280	39.86%
-Non-food credit	1,545,550	1,742,592	1,778,980	15.10%
<b>Retail credit</b>	<b>163,950</b>	<b>191,160</b>	<b>20,2800</b>	<b>23.70%</b>
-Residential mortgage	73,170	83,450	99,680	36.23%
-Business Mortgage loans	16,330	16,320	15,540	-4.84%
-Auto Finance	14,940	18,150	18,510	23.90%
-Educational loan	21,340	21,930	23,800	11.53%
- Others	38,170	51,310	45270	18.60%



## Sector Wise Breakup (Non Food Credit)

Sector	Sept.-11	March-12	Sept.-12	% YoY Growth
Agriculture	196,410	229,710	230,340	17.28%
Industry	688060	819,450	871,460	26.65%
Services	497130	497,292	474,380	-4.58%
-Trade	98,950	127,310	114,410	15.62%
-Others	398180	369,982	359,970	-9.60%
Retail Credit	163,950	191,160	202,800	23.70%
<b>Total</b>	<b>1,545,550</b>	<b>1,742,592</b>	<b>1,778,980</b>	<b>15.10%</b>

## Advances to Sensitive Sectors - Domestic



SECTOR	SEPT.-11	DEC-11	MAR-12	JUN-12	SEPT.-12	% of Total Advances
<b>Total Advances</b>	<b>1,578,634</b>	<b>1,633,251</b>	<b>1,779,502</b>	<b>1,833,926</b>	<b>1,825,259</b>	
<b>REAL ESTATE</b>	<b>205,015</b>	<b>207,017</b>	<b>227,304</b>	<b>261,275</b>	<b>247,862</b>	<b>13.58</b>
Out of which						
▪ HOUSING LOAN	79,466	85,756	88,281	93,996	99,685	5.46
▪ MORTGAGE LOAN	17,372	16,709	16,440	14,517	15,536	0.85
▪ COMML. REAL ESTATE	37,297	41,436	48,479	47,856	47,058	2.58
▪ Others(Invest & Indirect)	70,880	63,116	74,104	104,906	85,583	4.69
▪ <b>CAPITAL MARKET</b>	<b>33,896</b>	<b>34,256</b>	<b>33,373</b>	<b>34,443</b>	<b>34,417</b>	<b>1.89</b>

## Standard Restructured Accounts (Includes all facilities of the borrowers)



DOMESTIC	AMOUNT
As on 31.03.2011	<b>75,986</b>
Additions during Q1	2,910
Add/Less repayments in Restructured Accounts	-3,663
As on 30.06.2011	<b>75,233</b>
Additions during Q2	1,366
Add/Less repayments in Restructured Accounts	-6,026
As on 30.09.2011	<b>70,573</b>
Additions during Q3	16,459
Add/Less repayments in Restructured Accounts	-2,613
As on 31.12.2011	<b>84,419</b>
Additions during Q4	37,358
Add/Less repayments in Restructured Accounts	-8,035
As on 31.03.12	<b>113,742</b>
Additions during Q1	36,536
Add/Less repayments in Restructured Accounts	2,182
As on 30.06.12	<b>152,460</b>
Additions during Q2	5,505
Add/Less repayments in Restructured Accounts	-100
As on 30.09.12	<b>157,865</b>

# MOVEMENT OF NPA IN RESTRUCTURED ACCOUNTS



₹ / Mn

	Domestic			Foreign	Global	% of Total Restructured A/cs
	> 10 Mn	< 10Mn	Amount	Amount	Amount	
<b>As on 31.03.2012</b>	<b>26,137</b>	<b>2,140</b>	<b>28,277</b>	<b>886</b>	<b>29,163</b>	<b>17.79%</b>
Additions during Q1	1408	330	1738	52	1,790	
Less Repayment in Restructured a/c s / Exchange fluctuation	619	110	729	0	729	
<b>As on 30.06.2012</b>	<b>26,926</b>	<b>2360</b>	<b>29,286</b>	<b>938</b>	<b>30,244</b>	<b>14.69%</b>
Additions during Q2	5025	37	5062	1,742	6,804	
Less Repayment in Restructured a/c s / Exchange fluctuation	636	0	636	89	725	
<b>As on 30.09.2012</b>	<b>31315</b>	<b>2397</b>	<b>33712</b>	<b>2,591</b>	<b>36,323</b>	<b>16.95%</b>

## Sector-wise breakup of restructured accounts Slipped to NPA (>10 Mn) (Domestic)



S.No	Sector	Qtr Sept.'11	Qtr Dec'11	Qtr Mar'12	Qtr Jun'12	Qtr Sept.'12
1	AGRICULTURE	48	0	0	28	165
2	CHEMICALS	0	0	0	116	12
3	CRE	0	0	0	0	-
4	ENGINEERING	255	0	0	0	315
5	INFRASTRUCTURE	0	0	0	0	-
6	MISC	231	0	39	354	151
7	PHARMACEUTICALS	0	0	0	300	50
8	PAPER & PAPER PROCUCTS					206
9	SERVICES	275	0	127	166	1070
10	STEEL	54	0	0	0	
11	TEXTILES	1,286	0	193	0	141
12	TRADING	317	0	353	444	369
13	CERAMICS	446	0	0	0	468
14	SUGAR	359	0	46	0	1013
15	AVIATION	0	5,112	0	0	
16	AUTOMOBILE	0	27	0	0	40
17	CONSTRUCTION					332
18	MINING					297
	<b>AGGREGATE</b>	<b>3,271</b>	<b>5,139</b>	<b>758</b>	<b>1,408</b>	<b>4,629</b>

# NPA Movement (Half Year ended)

( ₹/ Mn)

	Sep-11			Sep-12		
	Indian	Foreign	Global	Indian	Foreign	Global
Opening Gross NPA	43,566	4,550	48,116	51,697	7,243	58,940
Total Reduction	25,300	170	25,470	13,417	532	13,950
Recovery	5,195	90	5,285	5,964	528	6,491
Upgradation	2,726	0	2,726	4,292	0	4,292
Write-off	17,380	80	17,460	3,161	4	3,167
Slippages	42,229	2,825	45,054	37,968	6,836	44,804
Net Addition/Reduction	+16,929	+2,655	+19,584	+24,551	+6,304	+30,854
Gross NPA	60,494	7,205	67,699	76,248	13,547	89,795
Less Unrealised Interest on NPA	2,210	8	2,218	755	54	809
Closing Gross NPA	58,284	7,197	65,481	75,493	13,493	88,986

# NPA Sequential Ratios (Half Year ended)

(₹/Mn)

	Sep-11			Sep-12		
	Indian	Foreign	Global	Indian	Foreign	Global
Gross NPA	58,284	7,197	65,481	75,493	13,493	88,986
Total Nettable Credits	18,707	4,328	23,035	28,290	8,413	36,703
NPA Provision	12,450	4,266	16,716	20,135	8,367	28,502
Other credits	6,257	62	6,319	8,155	46	8,201
Net NPA	39,577	2,869	42,446	47,203	5,080	52,283
Gross NPA Ratio (%)	3.69	1.22	3.02	4.14	1.73	3.42
Net NPA Ratio (%)	2.54	0.49	1.98	2.64	0.66	2.04
Provision Coverage Ratio (%)	59.06	60.14	59.13	60.81	62.35	60.96

# Sector wise Breakup of NPA - Domestic

₹ / Mn

	Sep- 12	% of Total NPA	% of Total Sectoral Advances
Agriculture	6,739	7.57	2.54
Industry	38,176	42.90	4.49
Services	26,310	29.57	4.88
Personal Loans	4,268	4.80	2.51
<b>DOMESTIC ( TOTAL)</b>	<b>75,493</b>	<b>84.84</b>	
FOREIGN	13,493	15.16	
<b>GLOBAL (TOTAL)</b>	<b>88,986</b>	<b>100</b>	



## Overseas NPAs

₹ / Mn

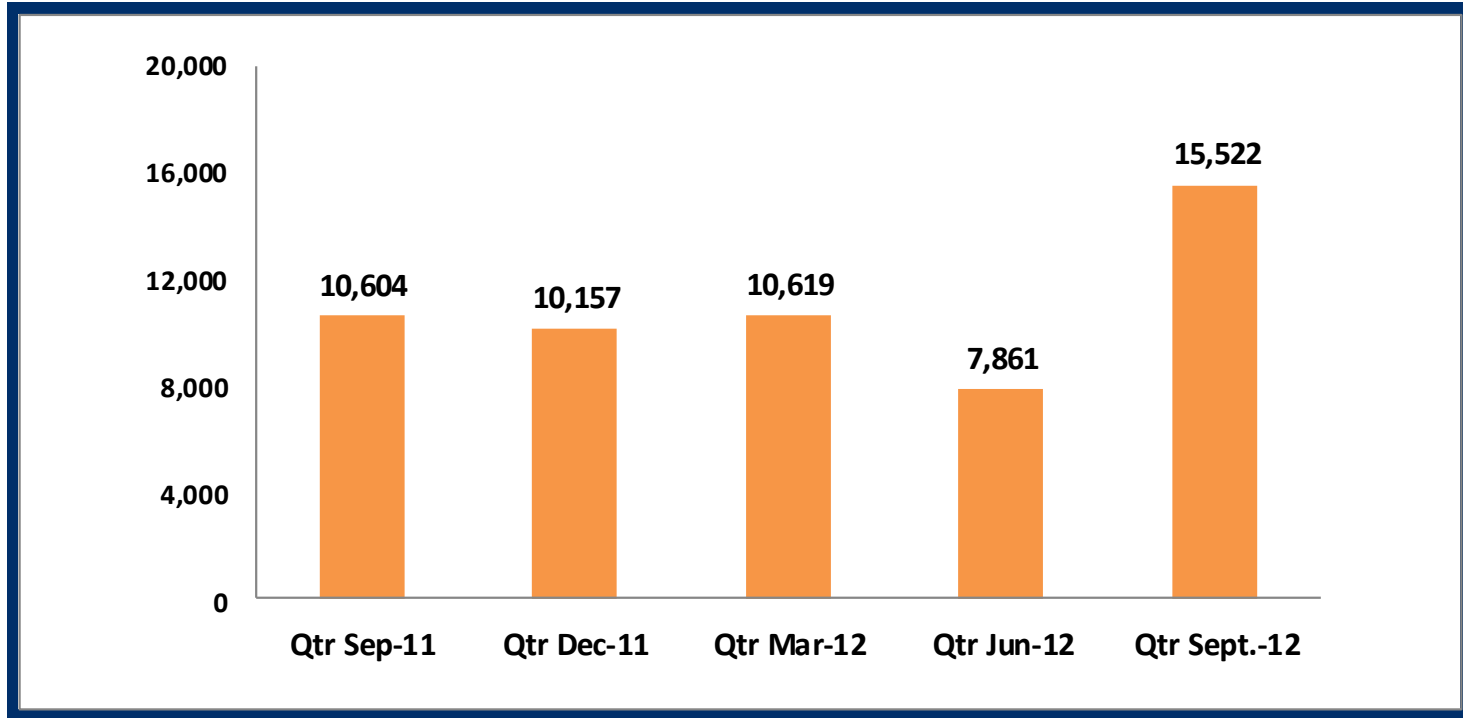
	Sep- 11	Sep- 12
TRADE	3,563	3,488
MANUFACTURING	768	3,426
REAL ESTATE	1,424	1,075
OTHERS	1,442	5,585
TOTAL	7,197	13,574

# NPAs

	Sept. 11	Dec. 11	Mar-12	June-12	Sept.-12
Gross NPA	65,480	63,860	58,939	67,518	88,986
Net NPA	42,446	40,931	36,564	44,134	52,283
Gross NPA %	3.02	2.74	2.34	2.56	3.42
Net NPA %	1.98	1.78	1.47	1.69	2.04
Provision Coverage Ratio %	59.13	60.87	64.18	60.86	60.96

# Total Provisions

(₹/Mn)



# Profit – Summary



		Qtr Sept. 2011	Qtr Dec 2011	Qtr Mar 2012	Qtr Jun 2012	Qtr Sept. 2012	Variation YoY (%)
1	<b>Interest Earned</b>	68,864	71,501	78,106	77,092	80,055	16.25%
2	<b>Interest Expended</b>	49,825	50,826	53,096	56,656	58,095	16.60%
3	<b>Net Interest Income (1 - 2)</b>	19,039	20,675	25,010	20,435	21,960	15.34%
4	<b>Non-Interest Income</b>	8,418	8,522	9,671	8,409	8,941	6.21%
5	<b>Total Operating Income (3+4)</b>	27,457	29,197	34,681	28,844	30,901	12.54%
6	<b>Operating Expenses</b>	11,942	11,878	14,535	12,109	12,360	3.50%
7	<b>Operating Profit (5 - 6)</b>	15,515	17,319	20,146	16,736	18,541	19.50%
8	<b>Total Provision</b>	10,604	10,157	10,619	7,861	15,522	46.38%
9	<b>Net Profit</b>	4,911	7,162	9,527	8,875	3,019	-38.53%

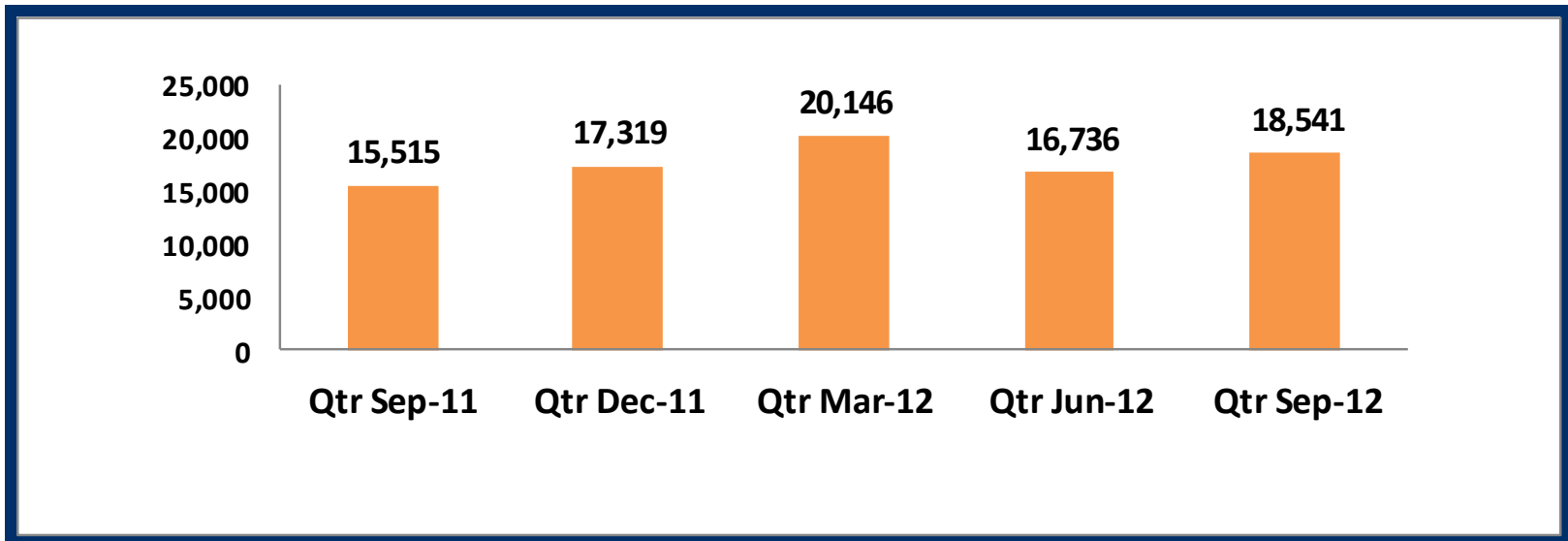
# Profitability (H1-o-H1)

(₹/Mn)

Income	Half Year ended		H1-o-H1 %
	Sep 11	Sep 12	
1. Total Income	150,218	174,496	16.16%
a. Interest Income	135,199	157,146	16.23%
b. Non Interest Income	15,019	17,350	15.52%
2. Total Expenditure	120,744	139,220	15.30%
a. Interest expended	97,751	114,751	17.39%
b. Operating Expenses	22,993	24,469	6.42%
3. Operating Profit	29,475	35,276	19.68%
4. Profit before Tax	12,258	15,033	22.64%
5. Profit After Tax	10,086	11,893	17.92%

# Operating Profit (Sequential)

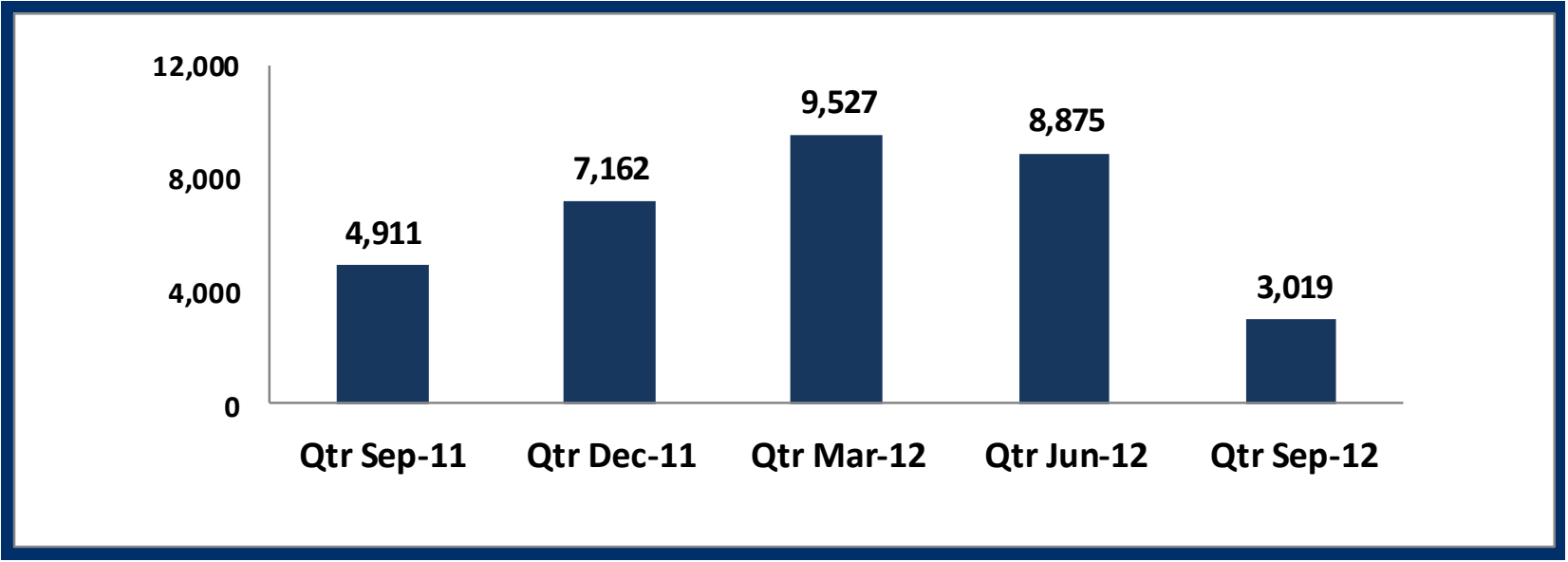
(₹/Mn)



**SEPT.'11- SEPT.'12 Growth – 19.50%**

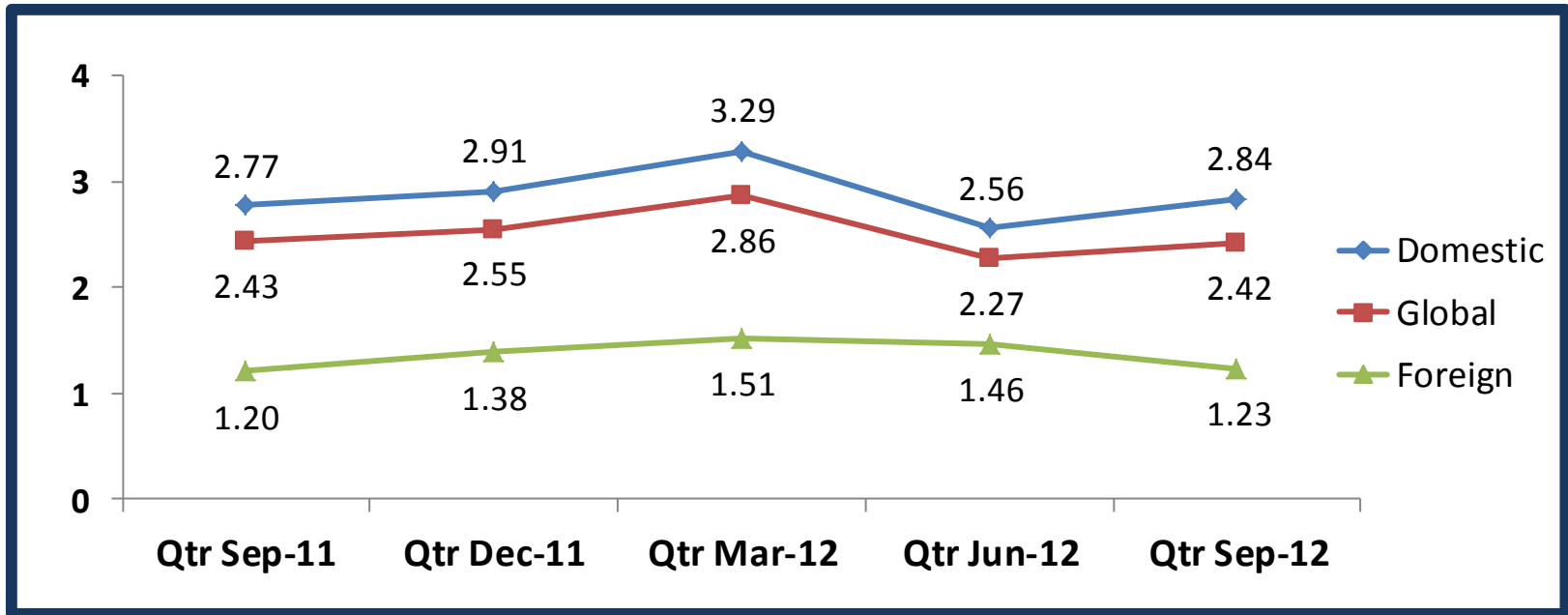
# Net Profit (Sequential)

(₹/Mn)



**SEPT.'11- SEPT.'12 Growth: -38.53%**

# Net Interest Margin





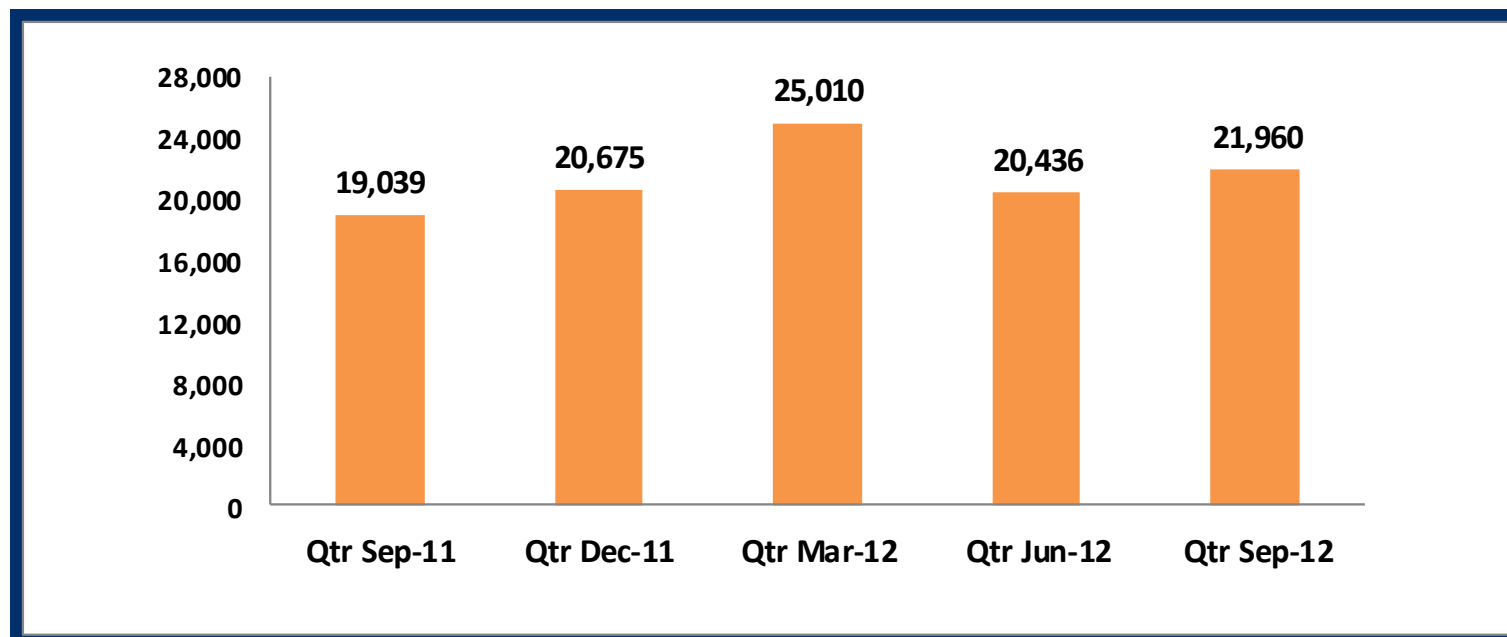
# Profit Geographical Distribution



	Quarter ended		YoY %	Half year ended		YoY%
	Sept. 11	Sept. 12		Sept. 11	Sept. 12	
<b>Operating Profit</b>						
Global	15,515	18,541	19.50%	29,475	35,276	19.68%
Indian	13,094	15,750	20.28%	25,031	28,870	15.34%
Foreign	2,421	2,791	15.28%	4,444	6,406	44.15%
<b>Provisions</b>						
Global	10,604	15,522	46.38%	19,388	23,383	20.61%
Indian	9,328	12,211	30.91%	17,212	18,670	8.47%
Foreign	1,276	3,311	159.48%	2,176	4,713	116.59%
<b>Net Profit</b>						
Global	4,911	3,019	-38.53%	10,086	11,893	17.92%
Indian	3,766	3,540	-6.00%	7,818	10,200	30.47%
Foreign	1,145	-521	-145.50%	2,267	1,693	-25.32%

# Net Interest Income (Sequential)

(₹/Mn)



**SEPT.'11- SEPT.'12 Growth -15.34%**

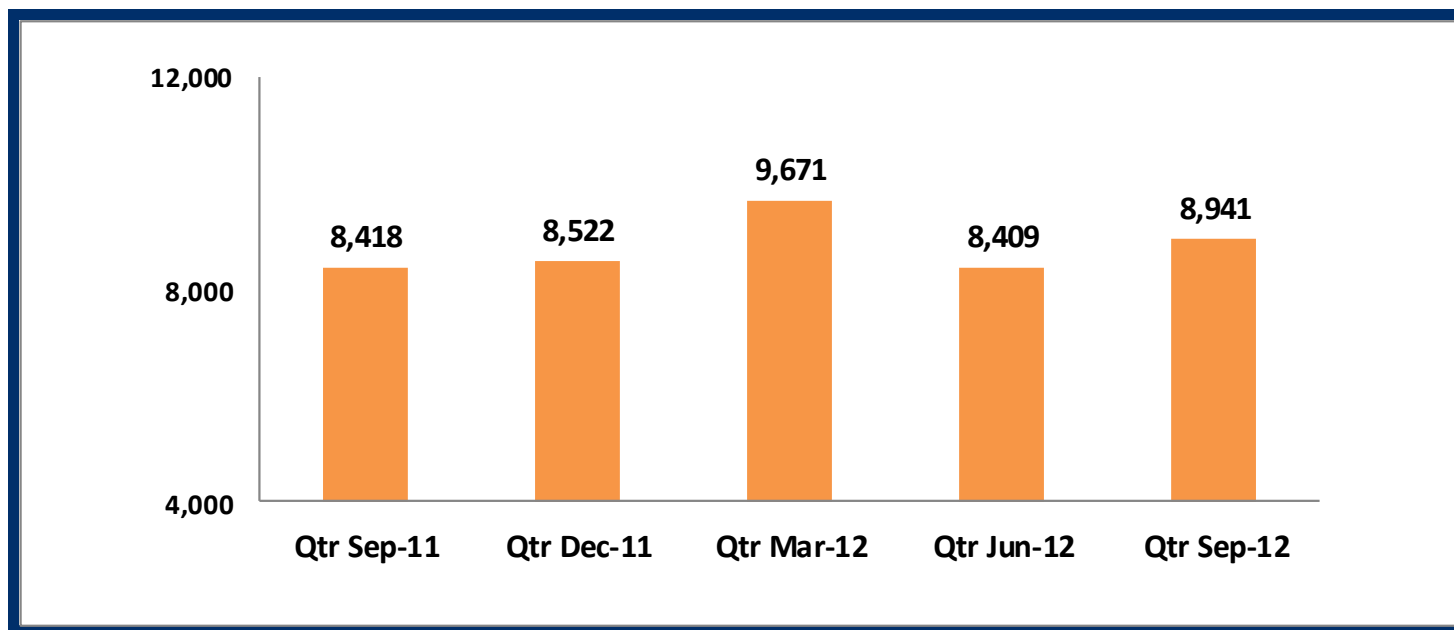
# Net Interest Income

(₹/Mn)

Particulars	Quarter ended		YoY%	Half Year ended		YoY%
	Sep-11	Sep-12		Sep-11	Sep-12	
Interest Income	68,863	80,055	16.25%	135,199	157,146	16.23%
a. From Advances	48,865	58,806	20.34%	94,824	114,218	20.45%
b. From Investments	18,431	18,355	-0.41%	34,838	37,317	7.12%
c. Other Interest Income	1,567	2,894	84.68%	5,537	5,611	1.34%
Interest Expended	49,825	58,095	16.60%	97,751	1,14,751	17.39%
a. On Deposits	45,055	51,541	14.40%	88,892	1,00,299	12.83%
b. On Borrowings	2,099	3,683	75.46%	3,616	8,679	140.02%
c. Subordinated Bonds	1,669	1,678	0.54%	3,329	3,338	0.27%
d. Others	1,002	1,193	19.06%	1,914	2,435	27.22%
Net Interest Income	19,038	21,960	15.35%	37,449	42,395	13.21%

## Non Interest Income (Sequential)

(₹/Mn)



SEPT.'11- SEPT.'12 growth – 6.21%

# Non-interest Income



	Qtr Sep- 11	Qtr Dec- 11	Qtr Mar- 12	Qtr Jun- 12	Qtr Sept.- 12	Variation YoY (%)
<b>Treasury:</b>						
PROFIT FROM SALE OF SECURITIES	1,544	712	736	1,004	1,032	-33.16%
PROFIT FROM EXCHANGE TRANSACTIONS	1,483	1,239	1,700	934	1,840	24.07%
Sub Total (A)	<b>3,027</b>	<b>1,951</b>	<b>2,436</b>	<b>1,938</b>	<b>2,872</b>	<b>-5.12%</b>
<b>Core-banking Operations:</b>						
COMMISSION / EXCHANGE / BROKERAGE	3,258	3,204	3,516	3,030	2,876	-11.72%
OTHER NON-INTEREST INCOME	1,257	1,509	1,813	1,074	1,527	21.48%
Sub Total (B)	<b>4,515</b>	<b>4,713</b>	<b>5,329</b>	<b>4,104</b>	<b>4,403</b>	<b>-2.48%</b>
RECOVERY IN WRITTEN OFF ACCOUNTS (C)	<b>876</b>	<b>1,858</b>	<b>1,906</b>	<b>2,367</b>	<b>1,666</b>	<b>90.18%</b>
<b>TOTAL NON-INTEREST INCOME (A+B+C)</b>	<b>8,418</b>	<b>8,522</b>	<b>9,671</b>	<b>8,409</b>	<b>8,941</b>	<b>6.21%</b>

# Non Interest Income(H1-o-H1)

(₹/Mn)

Particulars	Half Year ended		Variation H1-o-H1 %
	Sep-11	Sep-12	
Commission, Exchange & Brokerage	5,995	5,906	-1.48%
Profit from Sale of Investments	2,641	2,037	-22.87%
Profit from Exchange Transactions	2,954	2,775	-6.06%
Recovery In W/o accounts	1,188	4,032	239.39%
Other Non Interest Income	2,241	2,601	16.06%
<b>Total Non Interest Income</b>	<b>15,019</b>	<b>17,350</b>	<b>15.52%</b>
Core Non Interest Income Net of Treasury & Recovery in W/o Accounts	8,236	8,507	-1.48%

# Net Profit



	Qtr Sept.-11	Qtr Dec-11	Qtr Mar-12	Qtr June-12	Qtr Sept.-12	Variation YoY %
<b>OPERATING PROFIT</b>	15,515	17,319	20,146	16,736	18,541	19.50%
<b>TOTAL PROVISIONS</b>	10,604	10,157	10,619	7,861	15,522	46.38%
-PROVISION FOR NPA	8,237	3,325	4,807	5,692	14,772	79.34%
-PROVISION FOR INVESTMENTS	1,514	1,185	771	-1,356	-660	-143.59%
-PROVISION FOR TAXATION	-940	2457	3,601	3,139	1	-100.11%
-OTHER PROVISIONS	1,793	3190	1,440	386	1,409	-21.42%
<b>NET PROFIT</b>	4,911	7,162	9,527	8,875	3,019	-38.53%

## Net Profit (YoY)



	Quarter ended		Variation YoY(%)
	Sept. 11	Sept. 12	
<b>OPERATING PROFIT</b>	15,515	18541	19.50%
<b>TOTAL PROVISIONS</b>	10604	15522	46.38%
-PROVISION FOR NPA	8,237	14772	79.34%
-PROVISION FOR INVESTMENTS	1,514	-660	-143.59%
-PROVISION FOR TAXATION	-940	1	-100.11%
-PROVISION FOR STANDARD ASSETS	40	290	625.00%
-PROVISION FOR FITL	-	-	-
-PROVISION FOR RESTRUCTURED A/Cs	880	1050	19.32%
- FLOATING PROVISION	-	-	-
- PROV. FOR CLAIM AGAINST BANKS	40	50	25.00%
- DEBT WAIVER/DEBT RELIEF	-	-	-
-OTHER PROVISIONS	833	19	-97.72%
<b>NET PROFIT</b>	<b>4,911</b>	<b>3019</b>	<b>-38.53%</b>



# Profit Ratios(H1-o-H1)

	Sept. 2011			Sept. 2012		
	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	6.97	1.21	6.05	7.30	1.33	6.02
Cost of Funds	6.41	1.94	5.56	6.88	2.49	5.88
Yield on Advances	11.26	2.86	9.15	11.58	3.27	9.02
Yield on Investments	7.73	4.67	7.60	8.00	5.90	7.90
Yield on Funds	8.78	3.09	7.70	9.28	3.91	8.06
Interest Spread	2.36	1.15	2.13	2.40	1.42	2.17
Net Interest Margin	2.60	1.21	2.31	2.70	1.34	2.35

## Cost and Yield- Quarterly Comparison (%)



	Qtr Sept 11			Qtr Dec 11			Qtr Mar 12			Qtr Jun 12			Qtr Sept. 12		
	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL
<b>Cost of Deposits</b>	7.07	1.24	<b>6.09</b>	7.06	1.35	<b>5.96</b>	7.12	1.35	<b>5.98</b>	7.25	1.30	<b>5.94</b>	7.34	1.36	<b>6.10</b>
<b>Yield on Advances</b>	11.69	2.92	<b>9.41</b>	11.93	3.35	<b>9.45</b>	12.26	3.55	<b>9.73</b>	11.25	3.40	<b>8.85</b>	11.90	3.14	<b>9.19</b>
<b>Yield on Investments</b>	7.95	4.68	<b>7.90</b>	7.89	4.72	<b>7.74</b>	7.92	5.30	<b>7.80</b>	8.01	6.76	<b>7.95</b>	7.99	4.97	<b>7.85</b>
<b>Yield on Funds</b>	9.01	3.22	<b>8.06</b>	9.27	3.49	<b>7.99</b>	9.85	3.44	<b>8.34</b>	9.12	3.84	<b>7.86</b>	9.43	3.54	<b>8.04</b>
<b>Cost of Funds</b>	6.59	2.04	<b>5.72</b>	6.68	2.17	<b>5.68</b>	6.78	2.05	<b>5.67</b>	6.84	2.39	<b>5.77</b>	6.92	2.31	<b>5.84</b>
<b>NIM</b>	2.77	1.20	<b>2.43</b>	2.91	1.38	<b>2.55</b>	3.29	1.51	<b>2.86</b>	2.56	1.46	<b>2.27</b>	2.84	1.23	<b>2.42</b>

# Investments - Domestic



	Sept.-11				Sept.-12			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
<b>1. SLR INVESTMENTS</b>	120,890	452,650	2640	576,180	168,841	589,472	710	759020
OF WHICH:								
GOVERNMENT SECURITIES	119,460	450,410	2640	572,510	168,180	588,032	710	756,918
OTHER APPROVED SECURITIES	1,430	2,240	-	3,670	661	1,440	0	2,101
M Duration - AFS	2.60	5.75	5.81	5.09	4.25	5.06	7.33	4.59
<b>2. NON SLR INVESTMENTS</b>	49,220	8,690	20	57,930	97,650	10,869	-	108,519
M Duration	2.30	0.19	-	2.12	2.17	0.58	-	2.12
<b>TOTAL</b>	<b>170,110</b>	<b>461,340</b>	<b>2,660</b>	<b>634,110</b>	<b>266,491</b>	<b>600,341</b>	<b>710</b>	<b>867,539</b>

## Investments – Foreign (Position as on 30.09.2012)

Type of Investment	Book Value	Total Provision
G-Sec	23,398	34
Bonds /CLN– Lehman Bros	1,533	1,533
Bonds-Others	10,026	1,074
CLN (Other issuers)	5,714	306
<b>Total</b>	<b>40,671</b>	<b>2,947</b>

# Capital Adequacy – Basel II

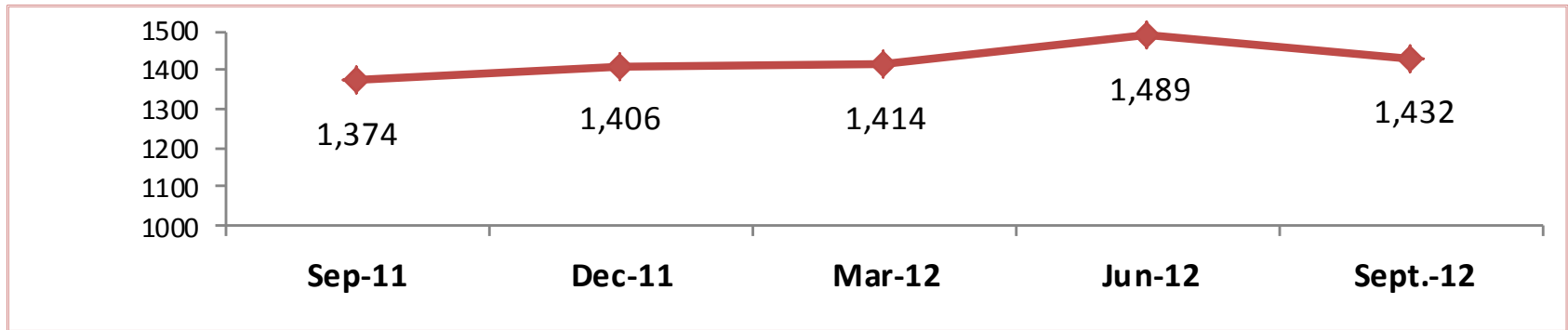


	30.09.2011	31.12.2011	31.03.2012	30.06.2012	30.09.2012
<b>Tier I Capital</b>	170,840	171,170	202,300	202,700	202,390
<b>Tier II Capital</b>	76,760	78,980	79,160	76,670	76,140
<b>Total Capital</b>	247,600	250,150	281,470	279,370	278,530
<b>Total Assets</b>	3,514,381	3,645,565	3,845,360	4,005,410	3,957,392
<b>Risk Weighted Assets</b>	2,069,270	2,236,300	2,354,660	2,445,440	2,508,320
<b>CRAR - Tier I (%)</b>	8.26	7.65	8.59	8.29	8.07
<b>CRAR - Tier II (%)</b>	3.71	3.53	3.36	3.13	3.03
<b>CRAR (%)</b>	11.97	11.18	11.95	11.42	11.10

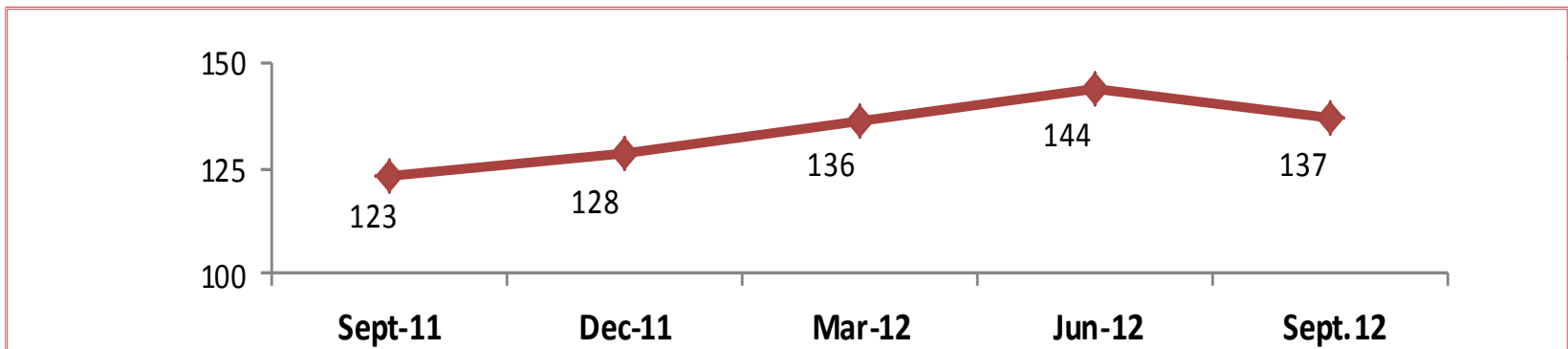
# Productivity



## Business Per Branch



## Business Per Employee



# Way Ahead



- **CASA growth with higher customer acquisition**
- **Continued focus on SME, Retail and Rural Business**
- **Continued focus on Inclusive Growth**
- **I.T. Enabled Services to ensure better customer satisfaction**
- **Focused attention on Human resources.**
- **Focus on Credit Monitoring and Recovery.**
- **Customer acquisition drive to continue, especially, by way of opening new branches at institutional areas.**

