



## INVESTOR PRESENTATION – DECEMBER 2011

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## 1. Overview

## Showcasing steady performance on an ongoing basis ...

### Track Record

The oldest Private Sector Bank in the Country having 100+ years of operations – Continuous Profitability – Dividend pay out in all 100 + years of existence

### Growth

Business growing at CAGR 27% - Net Profit CAGR at 30% in the last 5 Years.

### Strength

RoA at 1.74%, RoE at 24.97% and NIM at 3.39% for 9 Months ended December 2011, considered best in the Banking Space. CRAR at 12.35% of which Tier I constitutes 11.54%.  
Networth as on 31<sup>st</sup> December 2011 – 12176 Mn

### Management

Continuity in Management – only 7 CEOs so far in 100+ years – Best Corporate Governance – Majority of Directors are Independent and Professional

### Technology

Tech Savvy bank – Technology Partner “Tata Consultancy Services” – State of the Art technology platform – All branches and 100% business under CBS.

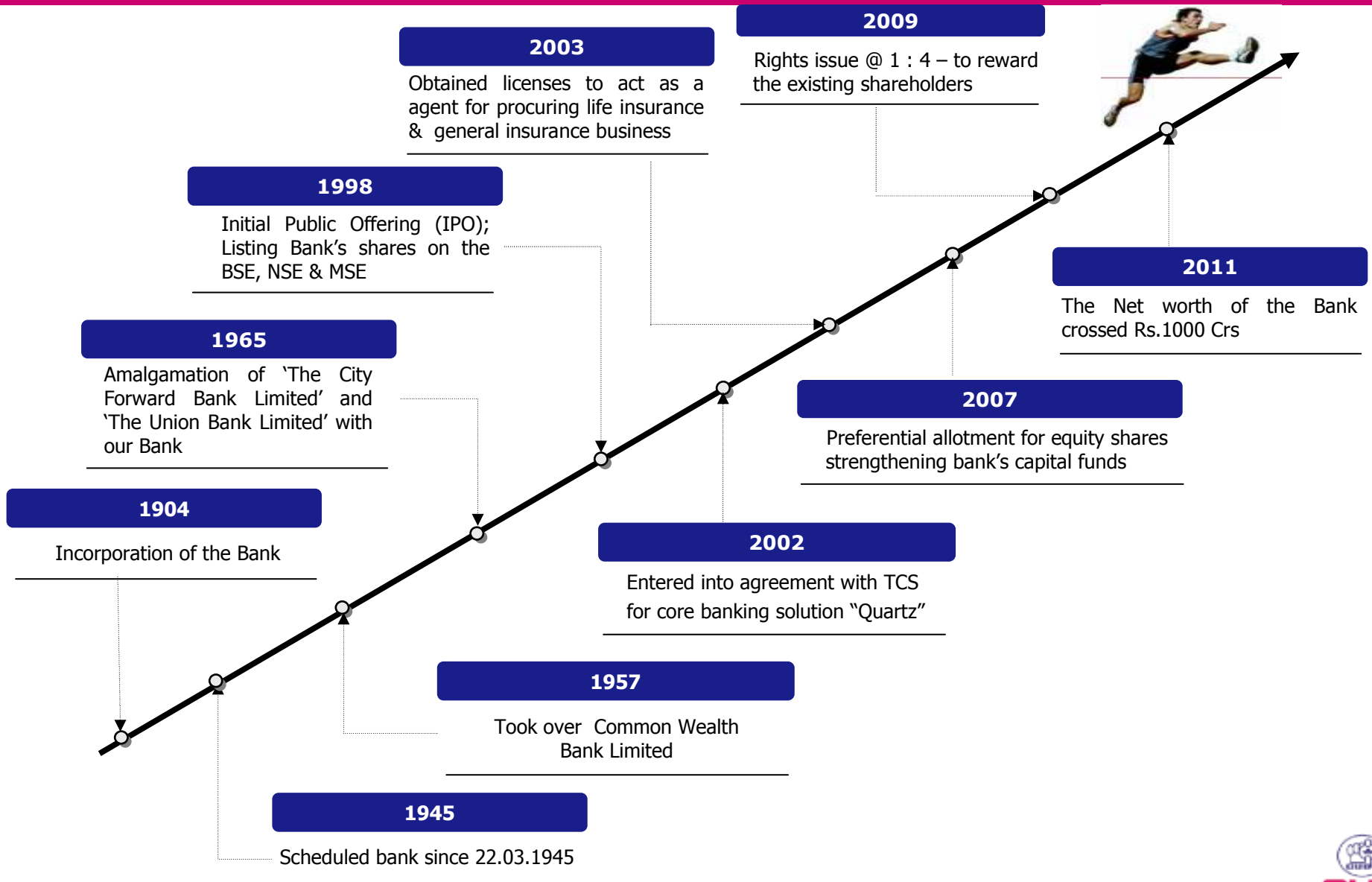
### Asset Quality

Healthy Loan Portfolio – Gross NPA – 1.17%, Net NPA – 0.51% and PCR – 76% as on 31.12.2011.

### Network

Pan India presence - 286 Branches and 378 ATMs. Aiming to reach 500 branches in three years.

# Key milestones

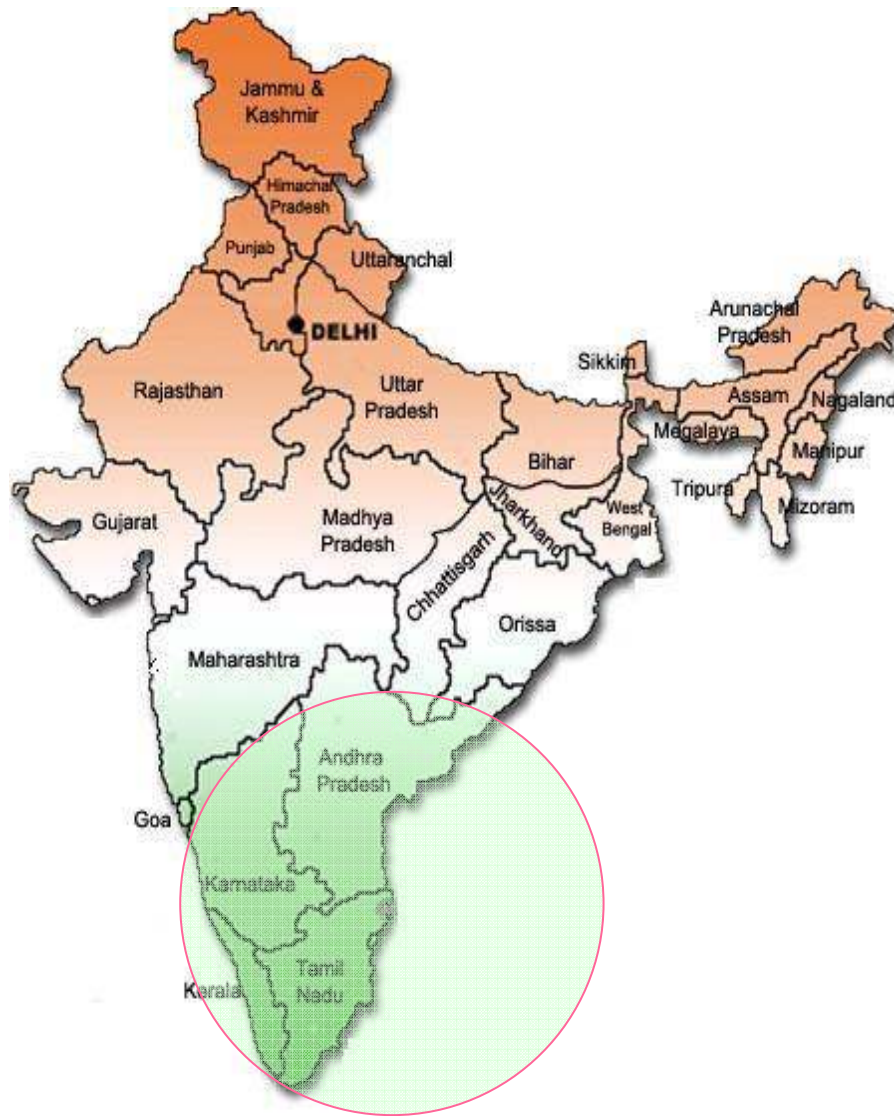




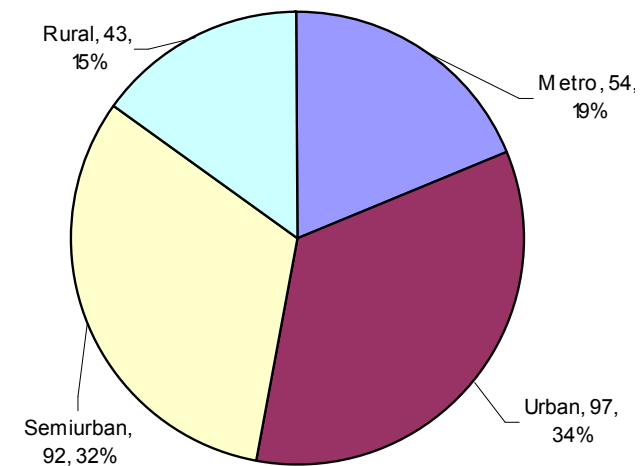
## 2. Branch Network

# Strong presence in the South

✓ A network of 286 branches of which 247 branches are located in South India and 183 in Tamil Nadu alone



| State          | No. of Branches | % of Business |
|----------------|-----------------|---------------|
| Tamilnadu      | 183             | 71            |
| Andhra Pradesh | 34              | 9             |
| Karnataka      | 20              | 6             |
| Maharashtra    | 16              | 8             |
| Kerala         | 10              | 2             |
| Gujarat        | 6               | 1             |
| Others         | 17              | 3             |
| <b>Total</b>   | <b>286</b>      |               |



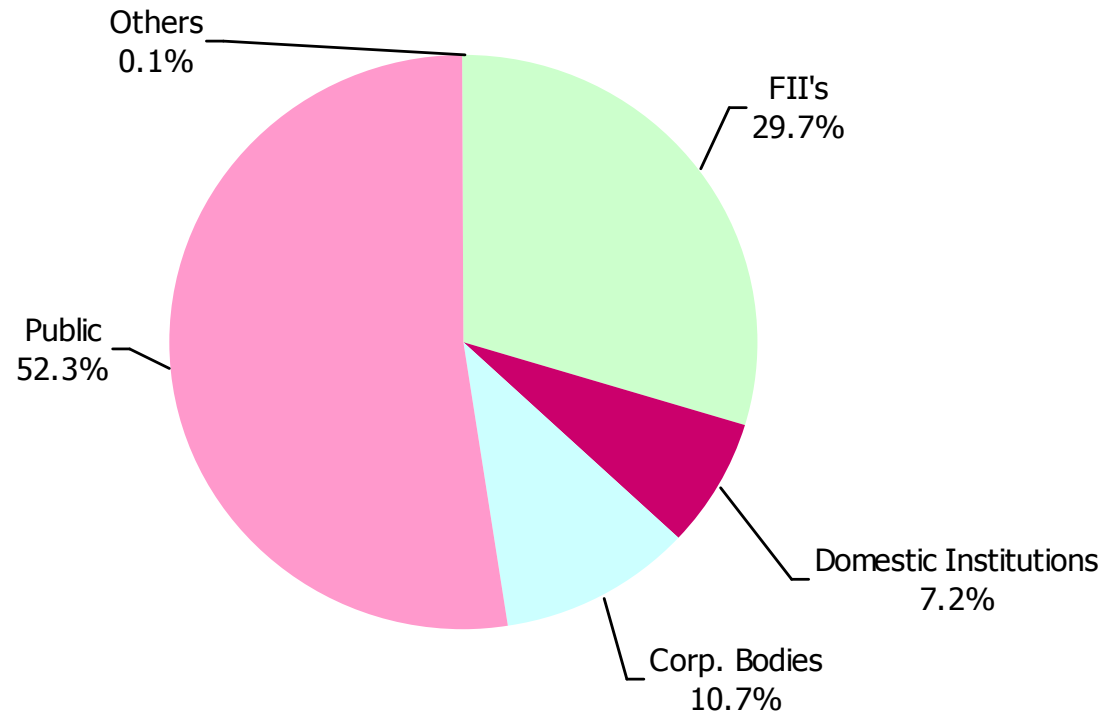




### 3. Ownership Pattern

# A well diversified investor base

## Ownership profile



Well diversified ownership exceeding 90000

Long term investors ensuring stability and support to management

Higher Participation from FII's

## A well diversified investor base

### Major Institutional Shareholders

| Shareholders                     | % of holding |
|----------------------------------|--------------|
| LIC of India                     | 4.91         |
| L & T Capital Holdings Limited   | 4.72         |
| FMO, Nederlandse                 | 4.61         |
| Argonaut Ventures                | 4.48         |
| Acacia Partners                  | 2.99         |
| Ares Investments                 | 2.56         |
| Wasatch Core Growth Fund         | 1.95         |
| Emblem                           | 1.71         |
| ING Vysya Life Insurance Company | 1.31         |
| Shriram Chits (P) Ltd.           | 1.01         |

Cash management services offered to LIC and L&T Finance to improve CASA and customer base

Bank Assurance partner to LIC and ranked No.1 in South India consecutively for three years



## 4. Management

# Transparent 'Corporate Governance' practices



**Board consists of 7 Independent Directors and 3 Non-Independent Directors**



**Various sub-committees of Board functions to oversee the operations of the Bank**



**Code of conduct for directors and senior management put in place**



**Disclosure norms strictly adhered to**








**KYC / AML norms strictly complied with.**

## **We have eminent personalities on our Board;**

- ✓ 1 Former Chairman of a PSU Bank
- ✓ 1 veteran Banker with 40 years of Banking experience
- ✓ 1 Chartered Accountant
- ✓ 1 Agriculturist
- ✓ 1 Industrialist
- ✓ 1 Advocate
- ✓ 1 Retired High Court Judge
- ✓ 1 former IRDA & RBI top management official
- ✓ 1 Technology Professional






# A well experienced and strong Board

(1/2)

|   | Name                                | Profile  |
|---|-------------------------------------|--|
|    | Mr. S. Balasubramanian,<br>Chairman | He holds a Master degree in Mathematics, CAIIB and PGDFM and has 40 years of experience in the banking industry. He joined City Union Bank in 1971 as a probationary officer and was associated with the Bank in various capacities. In 2005 he was appointed as the Chairman & CEO of our Bank and thereafter, in 2009 he was appointed as the Managing Director and CEO. From May 2011, appointed as Non-Executive Chairman of the Bank. |
|    | Dr. N. Kamakodi,<br>MD & CEO        | He is a Bachelor of Engineering, MBA, CAIIB and Ph.D. in e-Banking. He joined the Bank as DGM in the year 2003 was elevated to the post of GM in 2005 and later as Executive Director in 2006. He has excellent academic background has also acquired hands on experience on the overall operations of the Bank. From May 2011 functioning as MD & CEO of the Bank.  |
|    | Mr. K.S. Raman,<br>Director         | He is a post graduate in Statistics. He is an agriculturist and has been on the board during 1984 to 1992 and 1994 to 2002 and presently from 2004 onwards. He has worked in Statistics Department, Annamalai University. Later he moved to Automobile Products of India Limited and then to Larsen & Toubro Ltd.  |
|  | Mr. S. Bernard,<br>Director         | He is a graduate in Commerce and a Fellow Member of the Institute of Chartered Accountants of India. He is a practicing Chartered Accountant of 31 years standing with expertise in the field of Accountancy and Taxation.   |
|  | Mr. Kantha Kumar,<br>Director       | He is a graduate in Commerce and Law. He has been in the Banking Industry for around 38 years. He has held key positions such as Executive Director in Canara Bank and Chairman & Managing Director in Syndicate Bank.   |

# A well experienced and strong Board

(2/2)

|   | Name   | Profile  |
|---|--|--|
|    | Mr. R.G. Chandramogan,<br>Director               | He is a well known Industrialist in South India. He is the Chairman & Managing Director of Hatsun Agro Product Limited which is the largest procurer of milk in the country. He is a member in Screening Cum Implementation Group – Secondary Agriculture and Working Group on Animal Husbandary & Dairying, both constituted by Planning Commission, Government of India. CII has appointed him as a member in National Council on Agriculture constituted by Confederation of Indian Industry. |
|    | Mr. T.K. Ramkumar,<br>Director                   | He is a graduate in Commerce and Law specialized in Banking law, Company law and Intellectual Property Rights. He is one of the leading Lawyers in Chennai.  |
|    | Justice (Retd.)<br>S.R. Singaravelu,<br>Director | He is a former Judge of High Court of Madras and High Court of Orissa. He has vast experience of 36 years in the Judiciary where he has held various positions.  |
|  | Mr. C.R. Muralidharan,<br>Director               | He was holding various positions in Reserve Bank of India. He retired as Chief General Manager, Reserve Bank of India. He has extensive experience in regulatory Banking. He was also a whole time member of Insurance Regulatory and Development Authority (IRDA).  |
|  | Dr. Veezhinathan<br>Kamakoti,<br>Director        | He is a Bachelor of Engineering and Ph.D. in Computer Science. He is one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely I I T, Madras in the Department of Computer Science and Engineering. An expert in Computer Science and Technology, his forte is Information Technology related Secured Systems Engineering and Security related software engineering.   |



## 5. Products & Services



# Key Strength

**100% CBS**



**Net Banking**



**Friendly Customer Service**



**Mobile Banking**



**VISA Tie-up**



**International Fund Transfer**



# Providing a wide array of services

## Services & facilities – Domestic banking

- ✓ All branches are under 100% CBS
- ✓ 351 own inter connected ATMs nationwide
- ✓ Access to more than 1 lakh ATMs through Cashtree, NFS, VISA tie-ups
- ✓ VISA debit card access worldwide
- ✓ RTGS and NEFT available at all branches
- ✓ Internet and mobile banking facility
- ✓ SMS alert facility
- ✓ Utility bill payments – Telephone, electricity, credit card payments etc
- ✓ E-Tax payment facility
- ✓ E- payment of college term fees, mess fee & examination fees for university students
- ✓ Demat services in tie-up with NSDL

# Providing a wide array of services

## Services & facilities - International banking

- ✓ Forex services to the importers & exporters including exchange risk hedging products
- ✓ Trade credit facility to importers
- ✓ Handling overseas direct investments and foreign direct investments
- ✓ International banking operations / cross border banking through correspondent banking relationships with HSBC Bank, Wellsfargo Bank, Standard Chartered Bank, Commerce Bank & others
- ✓ Tie up with Doha Bank for arrangement of money transfer from Middle East
- ✓ Drawing arrangement from Singapore with Bank of India
- ✓ Money 2 India Service – Tie up with ICICI Bank for transfer of funds from USA and UK
- ✓ Arrangement with UAE Exchange and Majan exchange for money transfer form Gulf



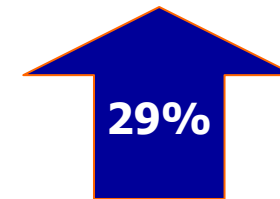
## 6. Financial Performance and Business Profile

# 9M FY 2012 performance – A snapshot

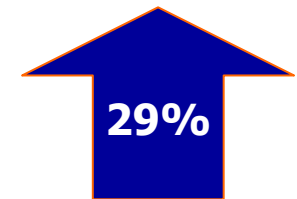
## HIGHLIGHTS FOR THE NINE MONTHS PERIOD ENDED 31<sup>st</sup> DECEMBER 2011

- ✓ Deposits increased by 29% to Rs.154,119 Mn from Rs.119,773 Mn
- ✓ Advances surged by 29% from Rs.85,174 Mn to Rs.110,273 Mn
- ✓ Total Business grew by 29% from Rs.204,947 Mn to Rs.264,391 Mn
- ✓ CASA improved by 16% to Rs.25,904 Mn from Rs.22,329 Mn
- ✓ Gross Profit increased by 19% to Rs.3,128 Mn from Rs.2,636 Mn
- ✓ Net Profit increased by 27% from Rs.1,637 Mn to Rs.2,083 Mn
- ✓ Gross NPA came down to 1.17% from 1.28% (YoY)
- ✓ Net NPA lowered to 0.51% from 0.53% (YoY)
- ✓ ROA stood at 1.74%, ROE at 24.97%, CRAR – 12.35%
- ✓ Defined contribution scheme for pension without additional liability

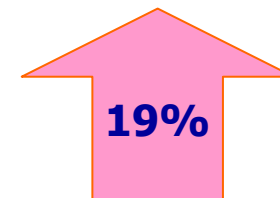
### Deposits



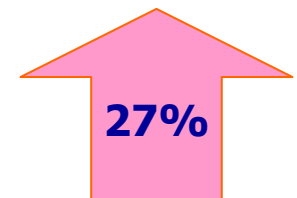
### Advances



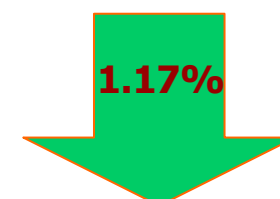
### Gross Profit



### Net Profit



### Gross NPA



### Net NPA

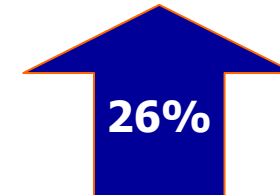


# FY 2011 performance – A snapshot

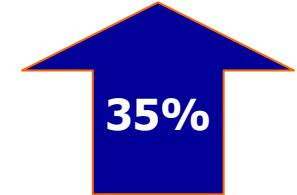
## HIGHLIGHTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2011

- ✓ Networth crossed Rs.10 bn.
- ✓ Deposits increased by 26% to Rs.129,143 Mn from Rs.102,846 Mn
- ✓ Advances surged by 35% from Rs.68,967 Mn to Rs.93,290 Mn
- ✓ Total Business grew by 30% from Rs.171,813 Mn to Rs.222,433 Mn
- ✓ CASA improved by 12% to Rs.25,283 Mn from Rs.22,482 Mn
- ✓ Gross Profit increased by 41% to Rs.3,610 Mn from Rs.2,558 Mn
- ✓ Net Profit increased by 41% from Rs.1,528 Mn to Rs.2,151 Mn
- ✓ Net NPA lowered to 0.52% from 0.58% (YoY)
- ✓ ROA stood at 1.67% up from 1.52% (YoY)
- ✓ Net Interest Margin increased to 3.64% up from 3.15% (YoY)
- ✓ Defined contribution scheme for pension without additional liability

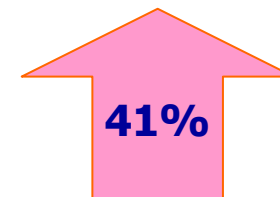
### Deposits



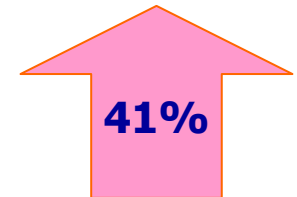
### Advances



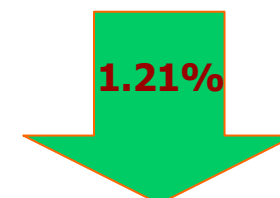
### Gross Profit



### Net Profit



### Gross NPA



### Net NPA



## December 2011 (9 Mon) performance – A snapshot

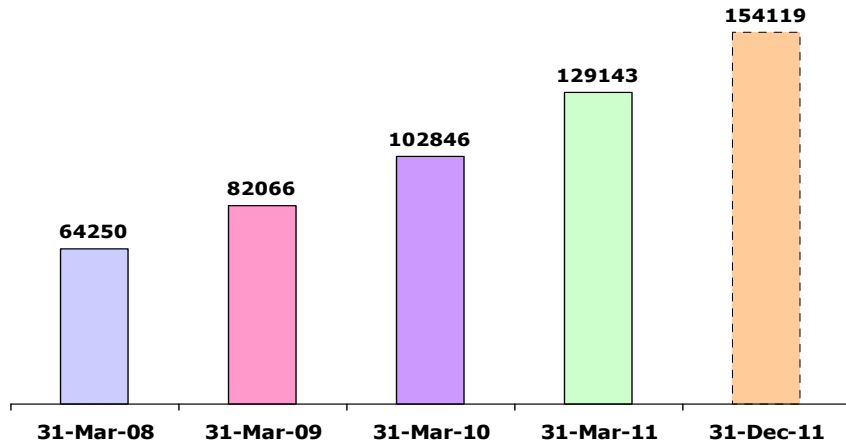
### Financial Performance

(in INR Mn)

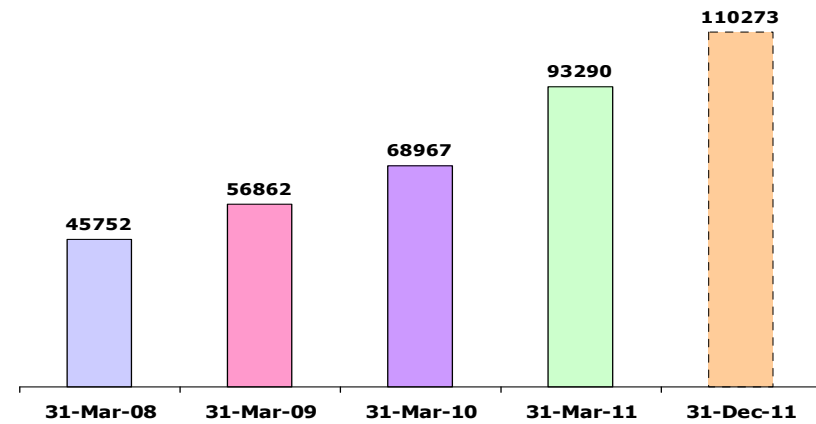
| Particulars       | Dec 2011 | Dec 2010 | Growth | % Growth | FY 2011 |
|-------------------|----------|----------|--------|----------|---------|
| Deposits          | 154119   | 119773   | 34346  | 29%      | 129143  |
| Advances          | 110273   | 85174    | 25099  | 29%      | 93290   |
| Total Business    | 264391   | 204947   | 59444  | 29%      | 222433  |
| Demand Deposits   | 10248    | 9004     | 1244   | 14%      | 10876   |
| Savings Deposits  | 15655    | 13324    | 2331   | 17%      | 14407   |
| CASA              | 25904    | 22329    | 3575   | 16%      | 25283   |
| Gross NPA         | 1292     | 1091     | 200    | 18%      | 1125    |
| Net NPA           | 561      | 449      | 112    | 25%      | 484     |
| Gross NPA (%)     | 1.17%    | 1.28%    |        |          | 1.21%   |
| Net NPA (%)       | 0.51%    | 0.53%    |        |          | 0.52%   |
| C R A R           | 12.35%   | 13.06%   |        |          | 12.75%  |
| - Of which Tier I | 11.54%   | 12.09%   |        |          | 11.84%  |
| CD Ratio          | 72%      | 71%      |        |          | 72%     |
| PCR               | 76%      | 71%      |        |          | 77%     |

# Strong Deposits and Advances growth

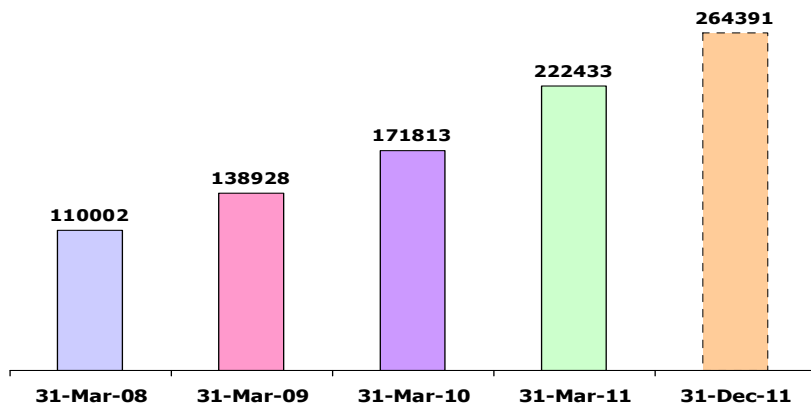
## Deposits



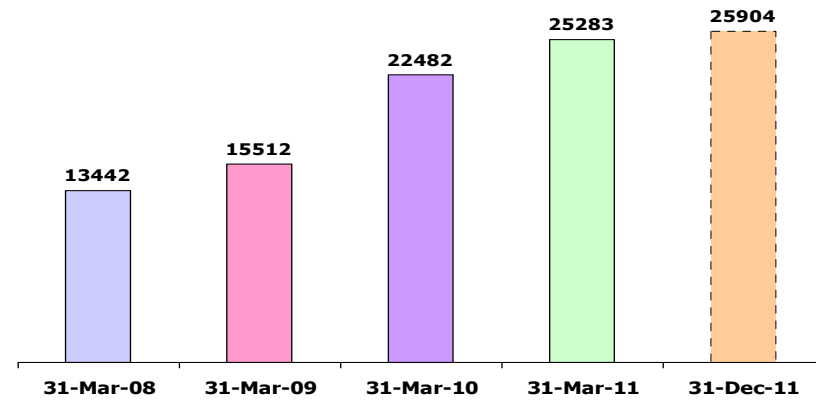
## Advances



## Business



## CASA





## Q3 2011-12 Performance – Highlights

### Financial Performance

(in INR Mn)

| Particulars                | Q 3 11-12 | Q 3 10-11 | Growth | % Growth | FY 2011 |
|----------------------------|-----------|-----------|--------|----------|---------|
| Net Interest Income        | 1228      | 1048      | 180    | 17%      | 4200    |
| Other Income               | 508       | 363       | 145    | 40%      | 1574    |
| Operating Expenses         | 687       | 511       | 176    | 34%      | 2164    |
| Gross Profit               | 1049      | 900       | 149    | 17%      | 3610    |
| Provisions & Contingencies | 327       | 323       | 4      | 1%       | 1459    |
| Net Profit                 | 722       | 577       | 145    | 25%      | 2151    |
| Return on Assets           | 1.71%     | 1.71%     |        |          | 1.67%   |
| Return on Equity           | 25.32%    | 24.69%    |        |          | 23.47%  |

# 9M 2011-12 Performance – Highlights

## Financial Performance

(in INR Mn)

| Particulars                | Dec 2011 | Dec 2010 | Growth | % Growth | FY 2011 |
|----------------------------|----------|----------|--------|----------|---------|
| Net Interest Income        | 3631     | 3009     | 622    | 21%      | 4200    |
| Other Income               | 1459     | 1124     | 335    | 30%      | 1574    |
| Operating Expenses         | 1962     | 1497     | 465    | 31%      | 2164    |
| Gross Profit               | 3128     | 2636     | 492    | 19%      | 3610    |
| Provisions & Contingencies | 1046     | 1000     | 46     | 5%       | 1459    |
| Net Profit                 | 2083     | 1637     | 446    | 27%      | 2151    |
| Return on Assets           | 1.74%    | 1.74%    |        |          | 1.67%   |
| Return on Equity           | 24.97%   | 23.99%   |        |          | 23.47%  |

## Q3 2011-12 - Income and Expenses – Breakup

### Interest Income Breakup

(in INR Mn)

| Particulars             | Q3<br>11-12 | Q3<br>10-11 | Growth     | FY<br>2011   |
|-------------------------|-------------|-------------|------------|--------------|
| Interest on Loans       | 3605        | 2473        | 46%        | 9654         |
| Interest on Investments | 767         | 639         | 20%        | 2451         |
| Other Interest Income   | 14          | 18          |            | 79           |
| <b>Total Income</b>     | <b>4386</b> | <b>3130</b> | <b>40%</b> | <b>12184</b> |

### Other Income Breakup

### Expenses Breakup

| Particulars                                      | Q3<br>11-12 | Q3<br>10-11 | Growth     | FY<br>2011  |
|--|-------------|-------------|------------|-------------|
| CEB & Charges                                    | 347         | 222         | 56%        | 992         |
| Treasury Income                                  | 57          | 57          |            | 172         |
| All other Income incl<br>suit account recoveries | 104         | 84          | 24%        | 410         |
| <b>Total Other Income</b>                        | <b>508</b>  | <b>363</b>  | <b>40%</b> | <b>1574</b> |

| Particulars           | Q3<br>11-12 | Q3<br>10-11 | Growth     | FY<br>2011   |
|-----------------------|-------------|-------------|------------|--------------|
| Int Exp on Deposits   | 3105        | 2025        | 53%        | 7802         |
| Other Int Expenses    | 52          | 57          |            | 182          |
| Employee Cost         | 284         | 246         | 15%        | 1016         |
| Other Operating Exp   | 403         | 265         | 52%        | 1148         |
| <b>Total Expenses</b> | <b>3844</b> | <b>2593</b> | <b>48%</b> | <b>10148</b> |

# 9M 2011-12 - Income and Expenses – Breakup

## Interest Income Breakup

(in INR Mn)

| Particulars             | Dec 2011     | Dec 2010    | Growth     | FY 2011      |
|-------------------------|--------------|-------------|------------|--------------|
| Interest on Loans       | 9965         | 6879        | 45%        | 9654         |
| Interest on Investments | 2199         | 1782        | 23%        | 2451         |
| Other Interest Income   | 43           | 62          |            | 79           |
| <b>Total Income</b>     | <b>12207</b> | <b>8723</b> | <b>40%</b> | <b>12184</b> |

## Other Income Breakup

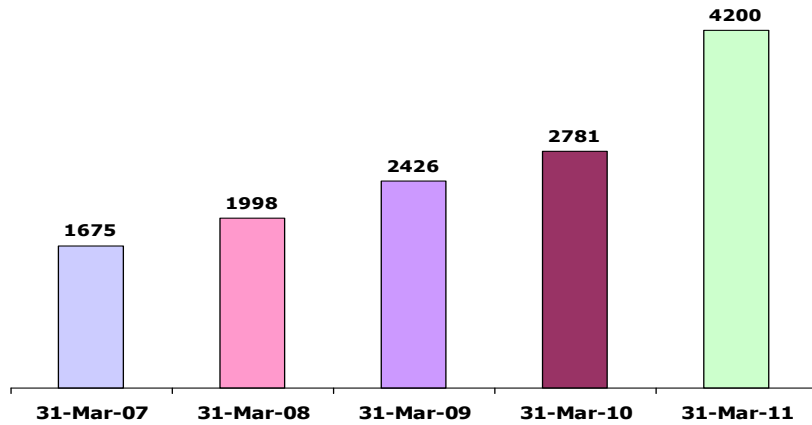
## Expenses Breakup

| Particulars                                   | Dec 2011    | Dec 2010    | Growth     | FY 2011     |
|---|-------------|-------------|------------|-------------|
| CEB & Charges                                 | 908         | 677         | 34%        | 992         |
| Treasury Income                               | 148         | 136         | 9%         | 172         |
| All other Income incl suit account recoveries | 403         | 311         | 30%        | 410         |
| <b>Total Other Income</b>                     | <b>1459</b> | <b>1124</b> | <b>30%</b> | <b>1574</b> |

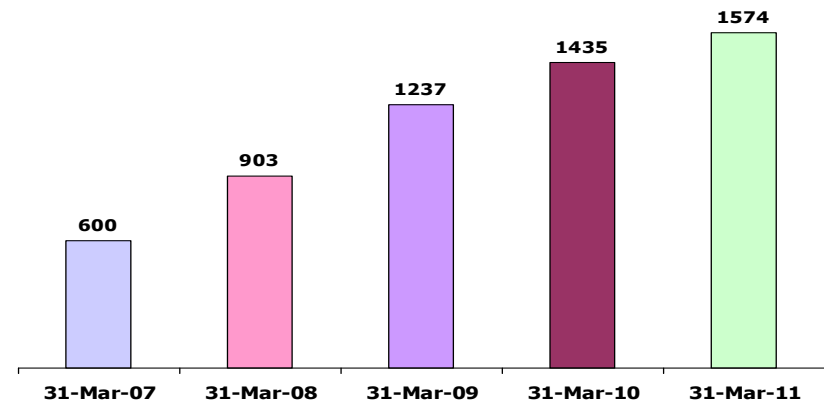
| Particulars           | Dec 2011     | Dec 2010    | Growth     | FY 2011      |
|-----------------------|--------------|-------------|------------|--------------|
| Int Exp on Deposits   | 8403         | 5610        | 50%        | 7802         |
| Other Int Expenses    | 173          | 104         | 66%        | 182          |
| Employee Cost         | 846          | 724         | 17%        | 1016         |
| Other Operating Exp   | 1116         | 773         | 44%        | 1148         |
| <b>Total Expenses</b> | <b>10538</b> | <b>7211</b> | <b>46%</b> | <b>10148</b> |

# Income Growth over the years ...

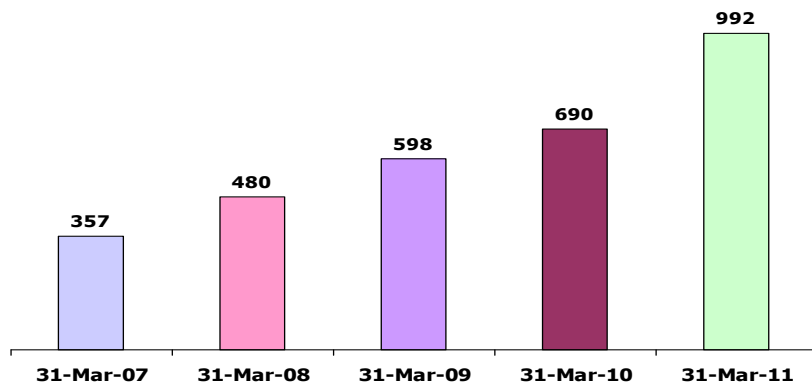
## Net Interest Income Growth



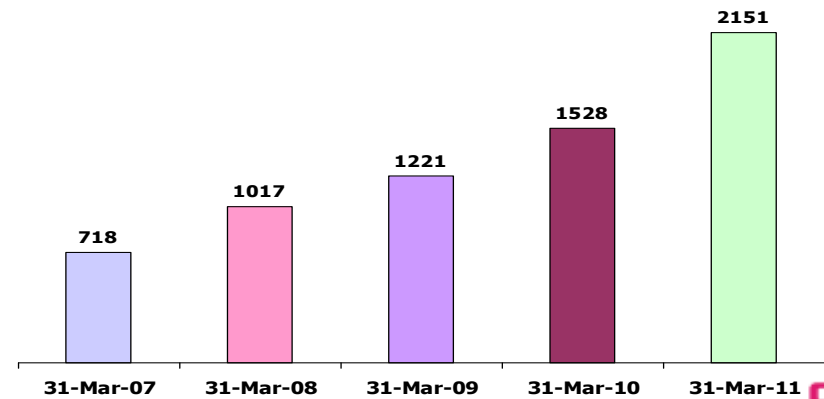
## Other Income Growth



## CEB Growth



## Net Profit Growth



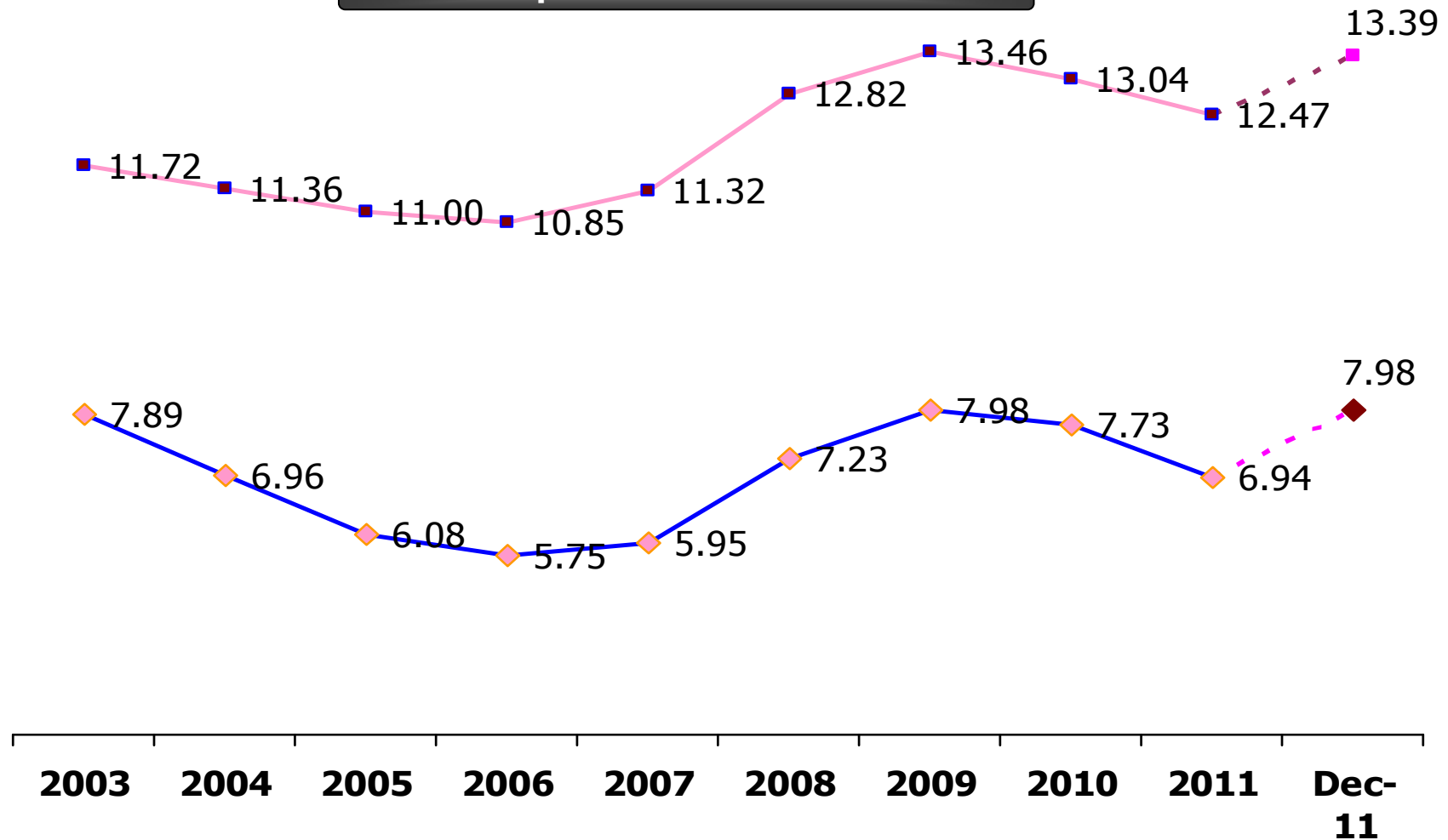
# Key Business Indicators

## Key indicators

| Particulars                         | Q3 11-12 | Q3 10-11 | 9M 11-12 | 9M 10-11 | FY 2011 |
|-------------------------------------|----------|----------|----------|----------|---------|
| Cost of Deposits                    | 8.29%    | 6.89%    | 7.98%    | 6.84%    | 6.94%   |
| Yield on Advances                   | 13.57%   | 12.19%   | 13.39%   | 12.32%   | 12.47%  |
| Yield on Investments                | 6.88%    | 6.64%    | 6.87%    | 6.60%    | 6.65%   |
| Net Interest Margin                 | 3.24%    | 3.48%    | 3.39%    | 3.58%    | 3.64%   |
| Cost to Income                      | 39.55%   | 36.21%   | 38.54%   | 36.22%   | 37.48%  |
| Cost of Funds                       | 7.46%    | 6.19%    | 7.16%    | 6.08%    | 6.18%   |
| Yield on Funds                      | 10.37%   | 9.30%    | 10.19%   | 9.27%    | 9.43%   |
| Per Employee Business (in INR Mn)   | 80.55    | 74.03    | 80.55    | 74.03    | 78.14   |
| Per Employee Profit (in INR Mn) Ann | 0.89     | 0.84     | 0.85     | 0.79     | 0.76    |
| EPS (in INR) – FV INR 1/- share     | 1.77     | 1.43     | 5.12     | 4.08     | 5.35    |

# Cost of deposits & Yield on advances

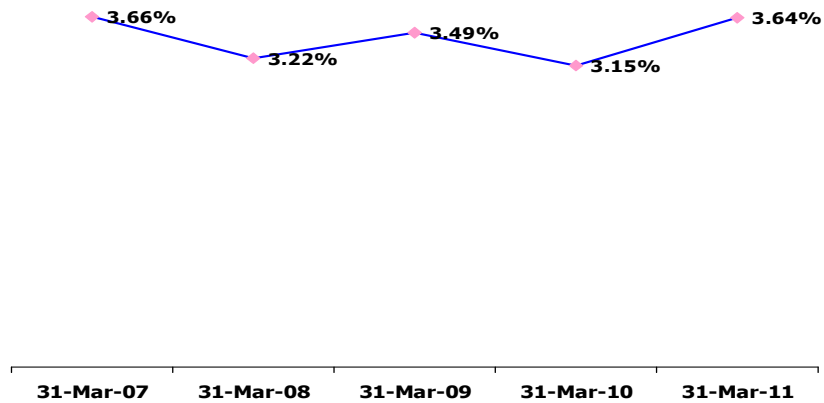
Cost of Deposits and Yield on Advances



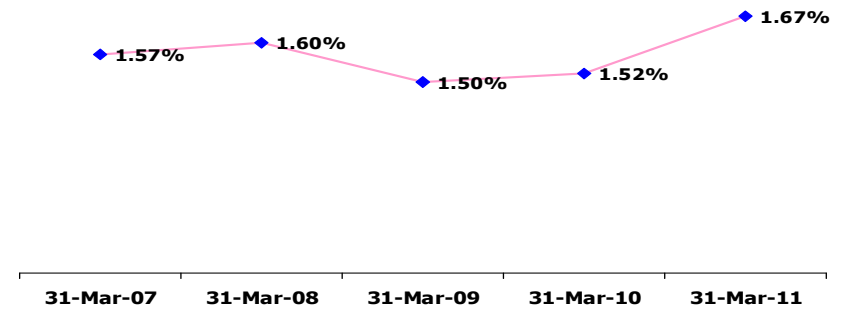
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

# Key Business Ratios

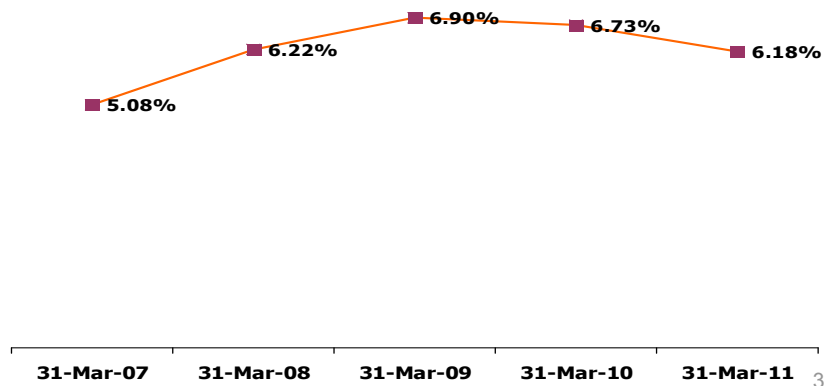
## Net Interest Margin



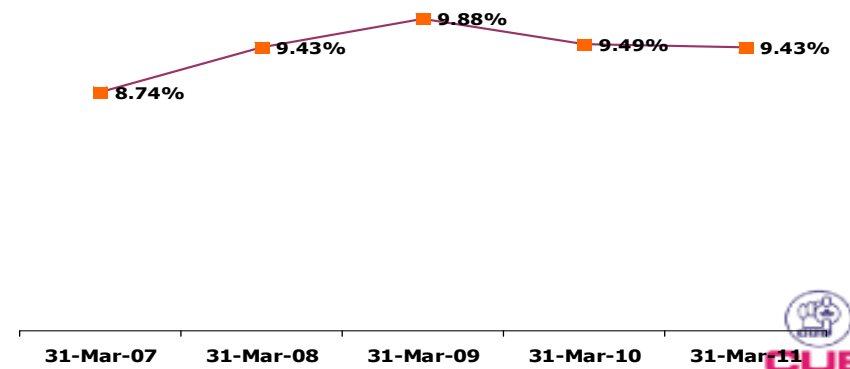
## Return on Assets



## Cost of Funds



## Yield on Funds

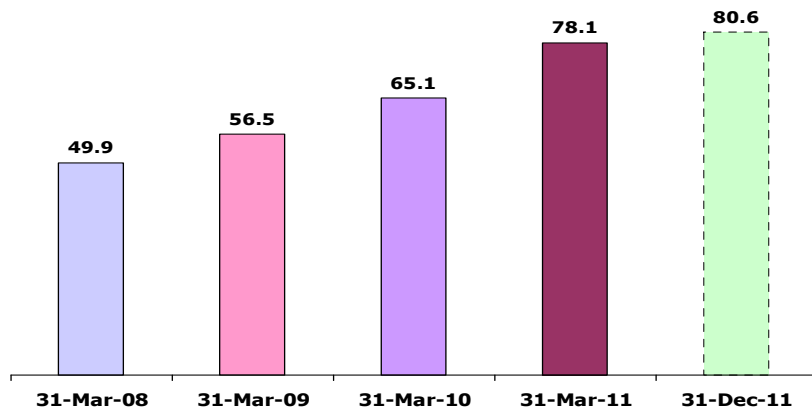




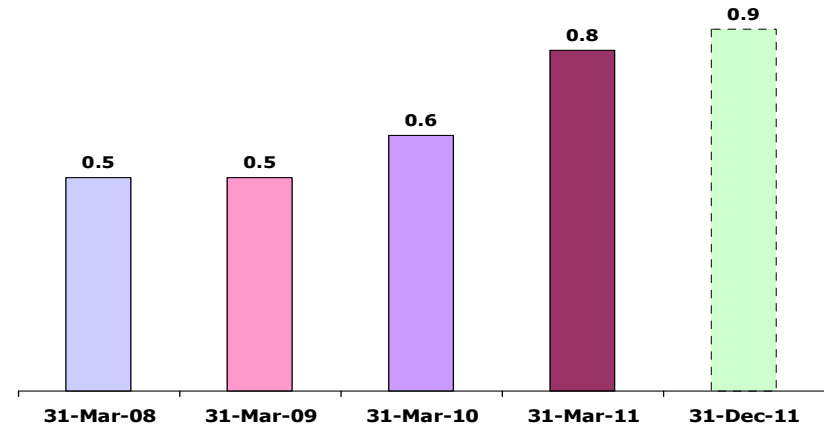
# Efficiency

(Rs in Mn)

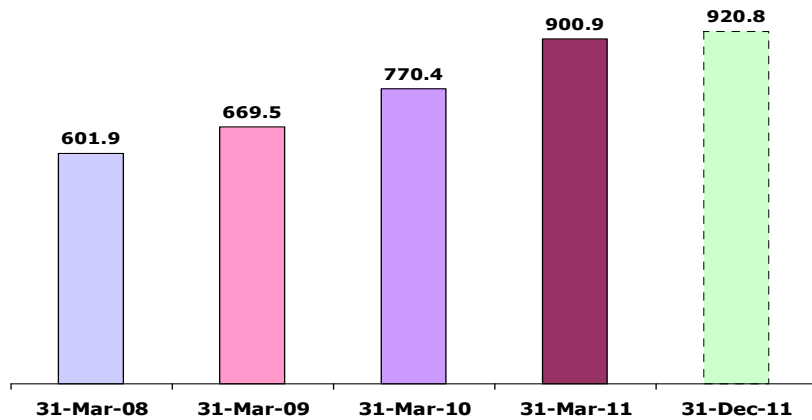
## Business per Employee



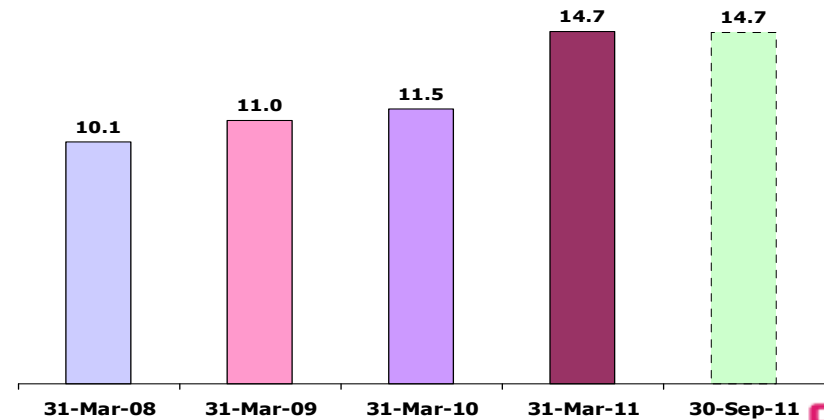
## Profit per Employee



## Business per Branch



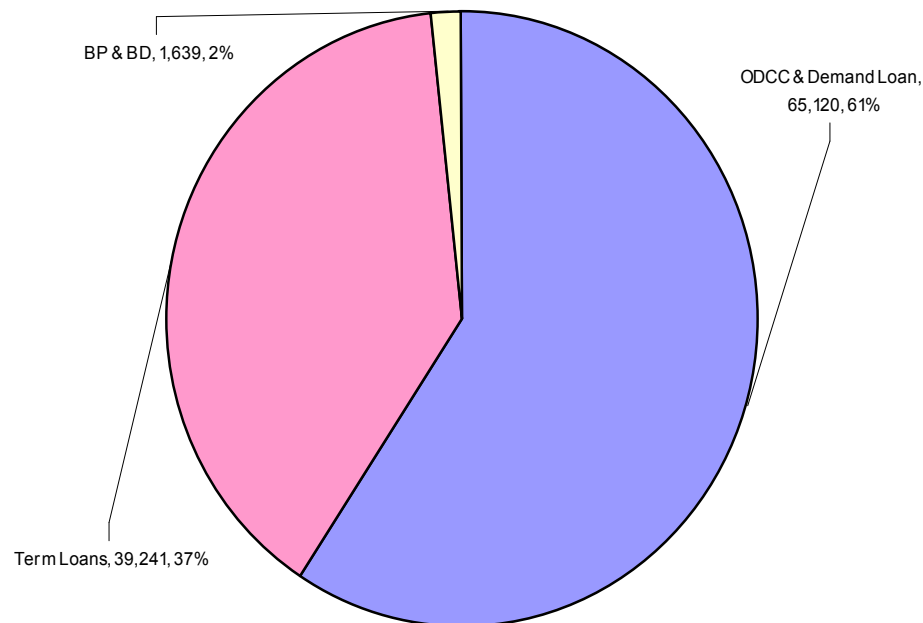
## Operating Profit per Branch



# Loan Book – Products Composition

| Loan Book Products Composition     | Amount (in INR Mn) | % to Total Advances |
|------------------------------------|--------------------|---------------------|
| ODCC & Demand Loans                | 68256              | 62%                 |
| Term Loans                         | 40298              | 36%                 |
| Bills Purchased & Bills Discounted | 1719               | 2%                  |
| <b>Gross Loans Total</b>           | <b>110273</b>      |                     |

- ✓ Working capital loans yielding higher interest constitute 62% of advances
- ✓ Re-pricing possible at short intervals thus reducing interest rate risk
- ✓ ~80% of our loan book is on floating rate basis which reduces interest rate risk



# Loan book – Composition

## Sectoral Deployment as on 31<sup>st</sup> December 2011

| Particulars  | Amount<br>(in INR<br>Mn) | % to Total<br>Advances |
|--|--------------------------|------------------------|
| Agriculture  | 14275                    | 13%                    |
| Micro, Small & Medium Enterprises                                | 30645                    | 28%                    |
| Large Industries   | 12936                    | 12%                    |
| Retail Traders   | 10123                    | 9%                     |
| Wholesale Traders  | 11354                    | 10%                    |
| Commercial Real Estate   | 5979                     | 5%                     |
| Retail Loan (includes Personal Loan,<br>Housing Loan, Auto Loan) | 12176                    | 11%                    |
| Loans collateralized by Deposits                                 | 2777                     | 3%                     |
| Others   | 10008                    | 9%                     |
| <b>Gross Loans Total</b>   | <b>110273</b>            |                        |

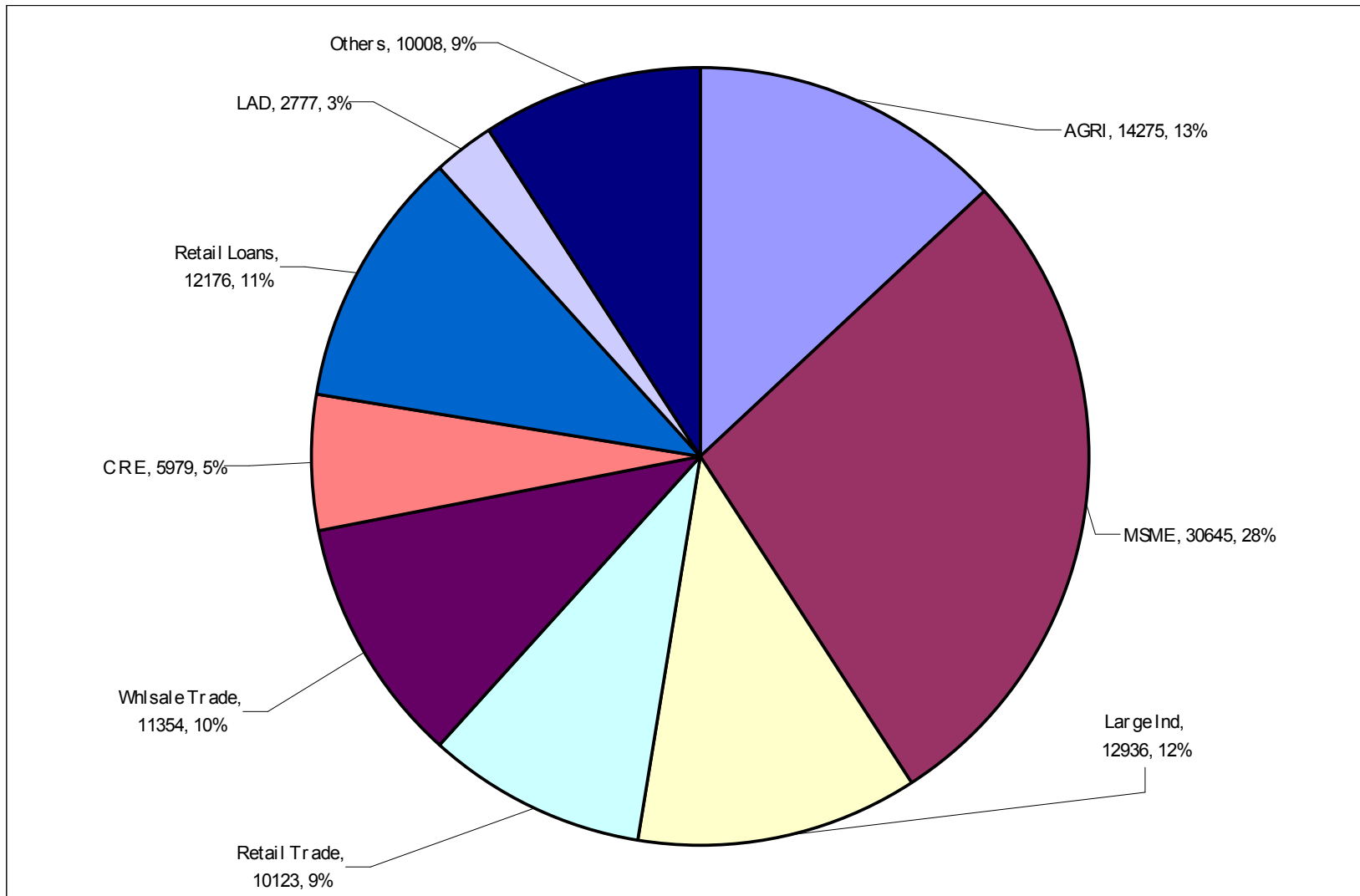
- ✓ Trading & Micro, Small and Medium Enterprises loans earning higher yields constitute more than 50%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 2% only
- ✓ Loans collateralized by gold jewels 14960 Mn

## Secured & Unsecured Advances

| Particulars     | Amount<br>(in INR<br>Mn) | % to Total<br>Advances |
|-----------------|--------------------------|------------------------|
| Secured Loans   | 107817                   | 98%                    |
| Unsecured Loans | 2456                     | 2%                     |
| <b>Total</b>    | <b>110273</b>            |                        |

# Loan Book – Sectoral Deployment

Sectoral Deployment chart



# Loan Book – Advances to Major Industries

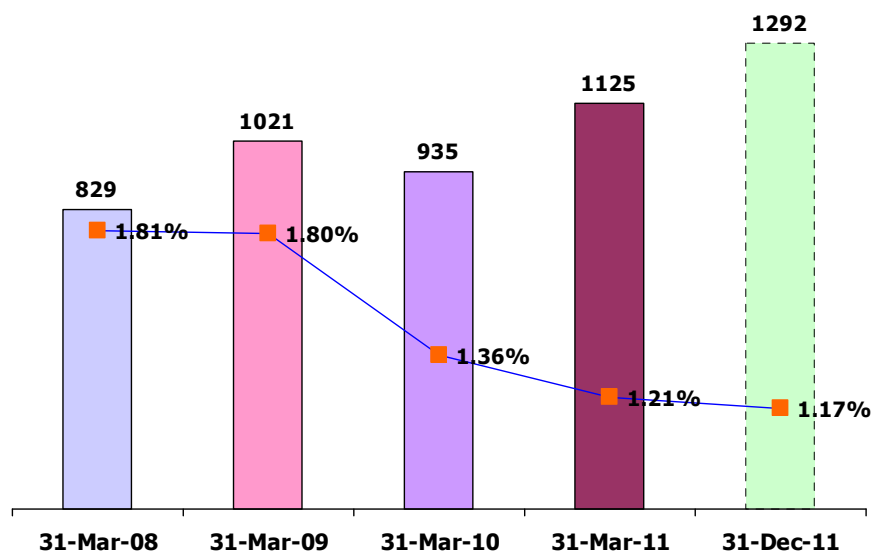
## Advances to Major Industries as on 31<sup>st</sup> December 2011

| Industry Name  | Amount<br>(in INR Mn) | % to Total<br>Advances |
|--|-----------------------|------------------------|
| <b>Textiles</b>  |                       |                        |
| a) Cotton  | 7583                  | 7%                     |
| b) Other Textiles  | 2552                  | 2%                     |
| <b>Metals</b>  |                       |                        |
| a) Iron & Steel  | 5992                  | 5%                     |
| b) Other Metals  | 1686                  | 2%                     |
| Paper & Paper Products   | 2885                  | 3%                     |
| Food Processing  | 1319                  | 1%                     |
| Other Industries (includes Engineering, Chemicals, Automobiles, Electricity, Gems & Jewels, etc) | 7478                  | 7%                     |
| <b>Total</b>   | <b>29495</b>          | <b>27%</b>             |
| <b>All other advances (Agri, Trade, Service, etc.)</b>   | <b>80778</b>          | <b>73%</b>             |
| <b>Total Gross Advances</b>  | <b>110273</b>         | <b>100%</b>            |

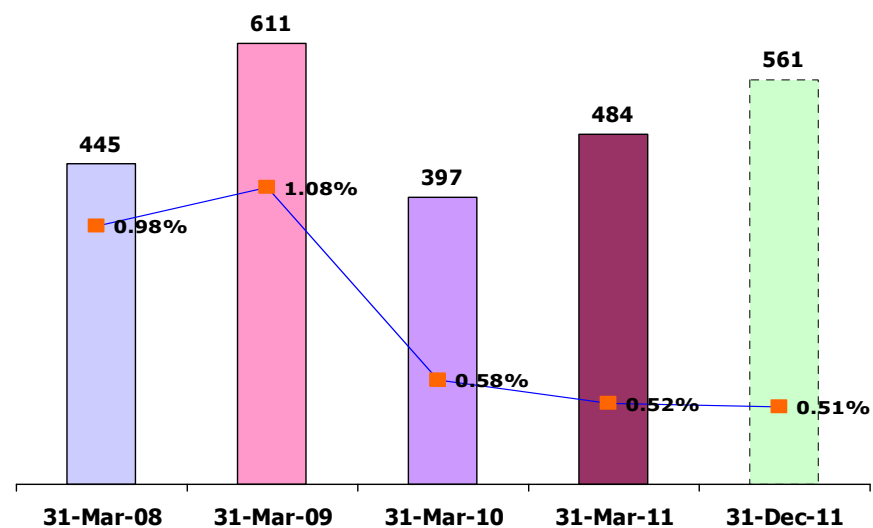
# Asset Quality

(Rs in Mn)

### Gross NPA Qtm & Gross NPA %



### Net NPA Qtm & Net NPA %



# Restructured Accounts

## Details of Restructured Accounts

During the Third Quarter (Q3 FY 12) we have not done any restructuring.

| Particulars                                  | No. of Borrowers | Amount (in INR Mn)      |
|--|------------------|-------------------------|
| Restructured in I Phase – FY 2008-09         | 213              | 3188                    |
| Restructured in II Phase – FY 2009-10        | 58               | 1656                    |
| Restructured in III Phase – FY 2010-11       | 3                | 108                     |
| Restructured in IV Phase – FY 2011-12        | 4                | 214                     |
| <b>Total</b>                                 | <b>278</b>       | <b>5166</b>             |
|  |                  |                         |
| <b>Out of the above,</b>                     |                  | <b>Amount In INR Mn</b> |
| <b>Amounts repaid till 31.12.2011</b>        |                  | <b>2397</b>             |
| - of which accounts closed till 31.12.2011   |                  | 1182                    |
| <b>Balance outstanding as at 31.12.2011</b>  |                  | <b>2769</b>             |
| - of which slipped into NPA as on 31.12.2011 |                  | 184                     |

- ✓ Out of Rs.2769 Mn, accounts corresponding to Rs.2439 Mn have completed 1 year of principal repayment after the moratorium period.
- ✓ An amount of Rs.118 Mn have completed 9 months and less than 12 months from moratorium.
- ✓ Rs.212 Mn principal repayment is yet to start.

# Investments – At a Glance

## Investments Breakup and Categorywise

(in INR Mn)

| Particulars                   | DEC 2011    | DEC 2010    | FY 2011     |
|-------------------------------|-------------|-------------|-------------|
| Sovereign Bonds               | 36286       | 28406       | 28928       |
| Corporate Bonds, Shares, etc. | 7101        | 7048        | 7323        |
| Total Investments             | 43387       | 35454       | 36251       |
| Yield on Investments          | 6.87%       | 6.60%       | 6.65%       |
| Investments Breakup:          |             |             |             |
| - A F S                       | 3844 (9%)   | 4720 (13%)  | 4577 (13%)  |
| - H T M                       | 39533 (91%) | 30734 (87%) | 31674 (87%) |
| - H F T                       | -           | -           | -           |
| Total Investments             | 43387       | 35454       | 36251       |
| Modified Duration:            |             |             |             |
| - A F S                       | 2.58        | 2.89        | 2.98        |
| - H T M                       | 5.21        | 5.68        | 5.65        |
| - H F T                       | -           | -           | -           |
| - Overall Portfolio           | 4.97        | 5.25        | 5.33        |





**Thank You**

