



INVESTOR PRESENTATION – SEPTEMBER 2014

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1. Overview

City Union Bank – A specialized banking model aligned to Target Segment – SME / MSME

SME/ MSME focus

- ✓ SME/MSME specialized business model focusing on large untapped
- ✓ Segment consistently delivering higher yields
- ✓ Superior client servicing leading to client retention and low business acquisition costs

Prudent Risk Management

- ✓ SME exposures' result in granular asset profile
- ✓ Granular deposit base with high retention rates result in stable liability profile
- ✓ SME/MSE Loans result in lower NPA as they are:
 - Additionally collateralised by residential property, and personal guarantee etc
 - Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lendings

Invested in Robust Infrastructure

- ✓ Comprehensive employee training and recruitment infrastructure through staff training college
- ✓ All branches and 100% business under CBS from TCS

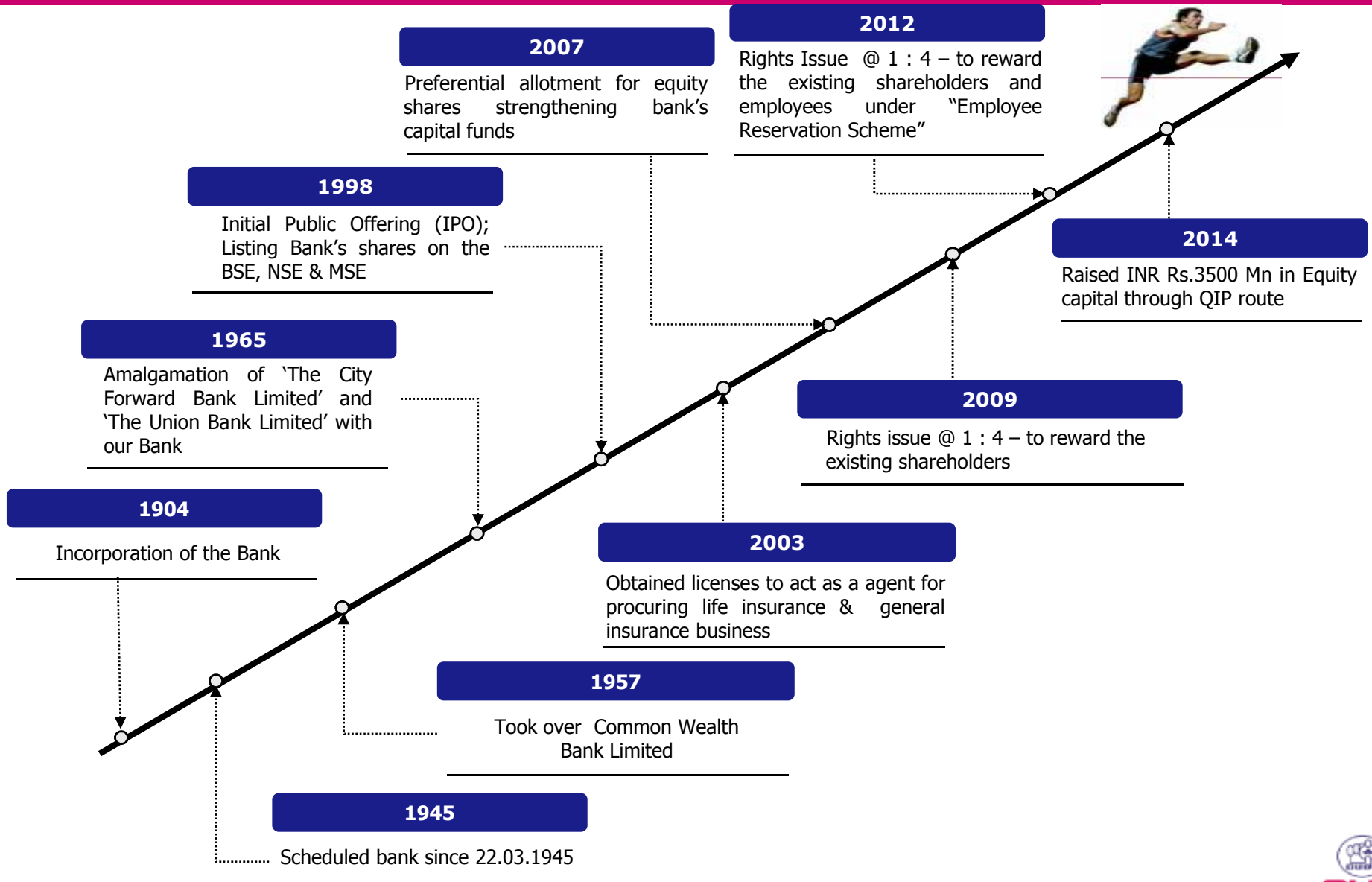
Purely retail Liability Franchise

- ✓ No Certificate of Deposit
- ✓ No reliance on Corporate bulk deposits

**5 year
CAGR of
20%+**

**Consistent
Return with
Superior
ROA, ROE**

Key milestones



Important milestone in our history.....

Proudly announce completion of 110 years of purposeful banking



110
years

TRUST AND EXCELLENCE
SINCE 1904

CUB
TURNS
110
YEARS

**OUR FOUNDATION IS DEEP-ROOTED.
SO IS OUR COMMITMENT TO EXCELLENCE.**

Today, we have turned 110 years, a glorious journey replete with path-breaking milestones and accomplishments, and we owe it all to the strong foundation that our founding visionaries had laid, a century ago. We reiterate our unflinching commitment to build trust through enhanced customer services.

We look forward to your continued support and patronage.



2. Q2 FY 2015 – PERFORMANCE HIGHLIGHTS

Q2 / H1 FY 2015 Performance – A snapshot

- ✓ Deposits increased by 10% from Rs.211 Bn to Rs.232 Bn Y-o-Y
- ✓ Advances registered a growth of 7% from Rs.158 Bn to Rs.169 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 23% from Rs.1408 Mn to Rs.1729 Mn on Q2-Vs-Q2 basis and 14% from Rs.3024 Mn to Rs.3455 Mn H1-Vs-H1
- ✓ Net Profit increased by 11% from Rs.844 Mn to Rs.938 Mn on Q2-Vs-Q2 and 11% from Rs.1746 Mn to Rs.1932 Mn H1-Vs-H1.

- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q2 FY 2015	H1 FY 2015
➤ Return on Assets	-	1.42%	1.50%
➤ Net Interest Margin	-	3.54%	3.43%
➤ Return on Equity	-	16.19%	17.70%
➤ Earnings per share	-	Rs.1.61	Rs.3.44

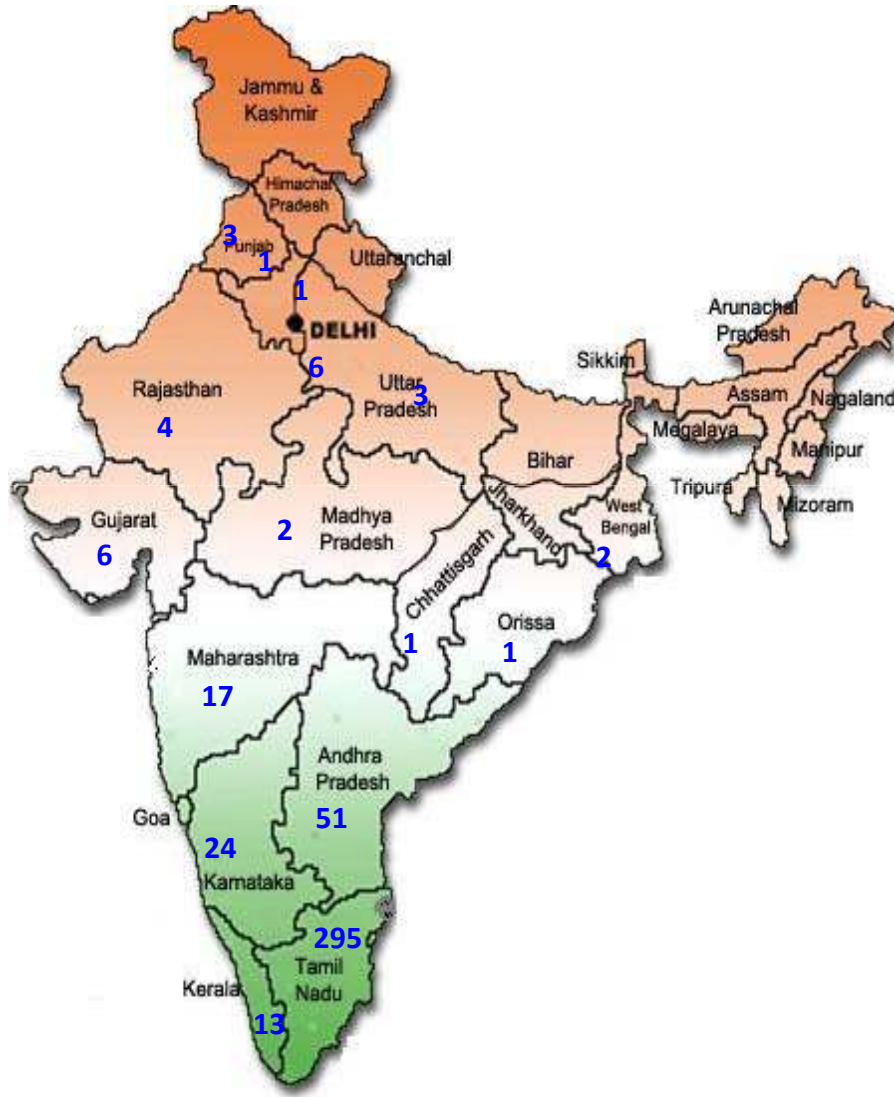
- ✓ Gross NPA – 2.00% and Net NPA – 1.30%
- ✓ Provision Coverage Ratio – 62%
- ✓ CRAR – 16.00% (Basel III) of which core CRAR – 15.50%.



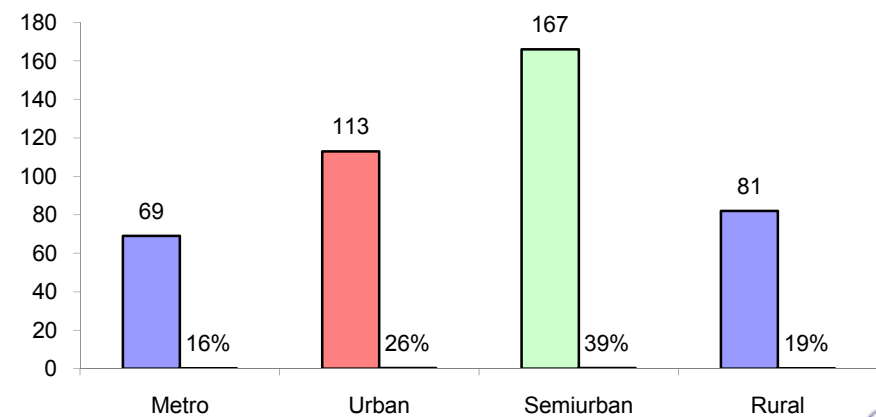
3. Branch Network

Strong presence in the South

✓ A network of 430 branches of which 383 branches are located in South India and 295 in Tamil Nadu alone



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	295	77	69	73
Telengana	18	3	5	4
Seemandhra	33	2	8	5
Karnataka	24	6	5	5
Maharashtra	17	4	4	4
Kerala	13	3	2	3
Gujarat	6	1	3	2
Others	24	4	4	4
Total	430			

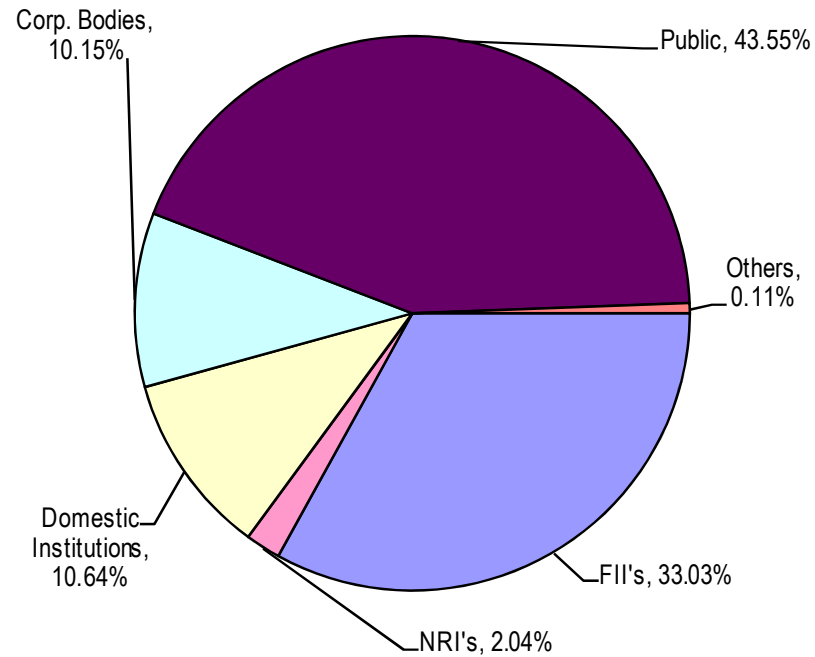




4. Ownership Pattern

A well diversified investor base

Ownership profile



Well diversified ownership of shareholders around 84000

Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII ownership increased to 40% from 35%

A well diversified investor base

Major Institutional Shareholders as on 30th September 2014

Shareholders	% of holding
Lavender Investments Ltd	3.97
GKFF Ventures	3.95
LIC of India	3.64
Equinox Partners L P	2.78
Wasatch Core Growth Fund	1.84
Acacia Partners	1.82
Amansa Capital Pte Ltd	1.81
NT Asian Discovery Master Fund	1.67
Emblem FII	1.59
Regal Investment & Trading Co. Pvt. Ltd	1.27
Bank Muscat India Fund	1.26
Somerset Emerging Markets Small Cap Fund	1.14
Faering Capital India Evolving Fund	1.12



5. 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;

- ✓ Chairman – Veteran Banker with 40 years of experience with City Union Bank
- ✓ 1 Chartered Accountant - Retd. CFO from Tata Consultancy Services
- ✓ 1 Former IRDA & RBI Chief of Banking Operations & Development
- ✓ 1 Retired High Court Judge
- ✓ 1 Professor of IIT, Chennai
- ✓ 1 Industrialist
- ✓ 1 Advocate
- ✓ 1 Career Banker with 39 years of banking experience
- ✓ 1 Chartered Accountant having specialized knowledge in Banking & Accountancy – first woman director of the Bank

A well experienced and strong Board

(1/2)

	Name	Profile
	<p>Mr. S. Balasubramanian, Chairman (Non-Executive)</p>	<p>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.</p>
	<p>Dr. N. Kamakodi, MD & CEO</p>	<p>He is a Bachelor of Technology, 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 and also acquired hands on experience on the overall operations of the Bank. He was reappointed as MD & CEO of the Bank for a further period of three years up to April 2017.</p>
	<p>Mr. R.G. Chandramogan, Director</p>	<p>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 Private Sector 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. He is also a member in National Agriculture constituted by Confederation of Indian Industry.</p>
	<p>Mr. T.K. Ramkumar, Director</p>	<p>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.</p>
	<p>Justice (Retd.) S.R. Singaravelu, Director</p>	<p>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.</p>

A well experienced and strong Board

(2/2)

	Name	Profile
	<p>Mr. C.R. Muralidharan, Director</p>	<p>He retired as Chief General Manager, Dept of Banking Operations & Development 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).</p>
	<p>Dr. Veezhinathan Kamakoti, Director</p>	<p>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.</p>
	<p>Mr. S. Mahalingam, Director</p>	<p>He is a graduate in Commerce and Associate member of Institute of Chartered Accountants of India. He retired as Chief Financial Officer and Executive Director of Tata Consultancy Services. In his 43 years career with TCS, Shri. S. Mahalingam has been involved in myriad aspects of the company's operation and growth and also played a key role in helping TCS become a \$ 11.60 billion global company with over 2,76,000 employees. At present he is a Director in Nani Palkhivala Arbitration Centre, Tata Reality and Infrastructure Limited, CMC Limited, CSI Publications and National Skill Development Corporation.</p>
	<p>Mr. R. Mohan, Director</p>	<p>He is a bachelor of Science degree from the University of Madras and a Master of Business Administration from Indira Gandhi National Open University and is a Certified Associate of the Indian Institute of Bankers. Prior to joining the Board, he served as Chief General Manager of our Bank and retired from the services of our Bank on 31st May 2014. Mr. R. Mohan has been appointed to our Board under the majority sector of Banking, Agriculture and Small Scale Industry.</p>
	<p>Smt. Abarna Bhaskar, Director</p>	<p>Smt. Abarna Bhaskar is a qualified Chartered Accountant by profession with a practical experience in Banking, more particularly in the finalization of Audit for 15 years and as an auditor for 7 years. She was holding senior level positions in Foreign and Indian Banks.</p>

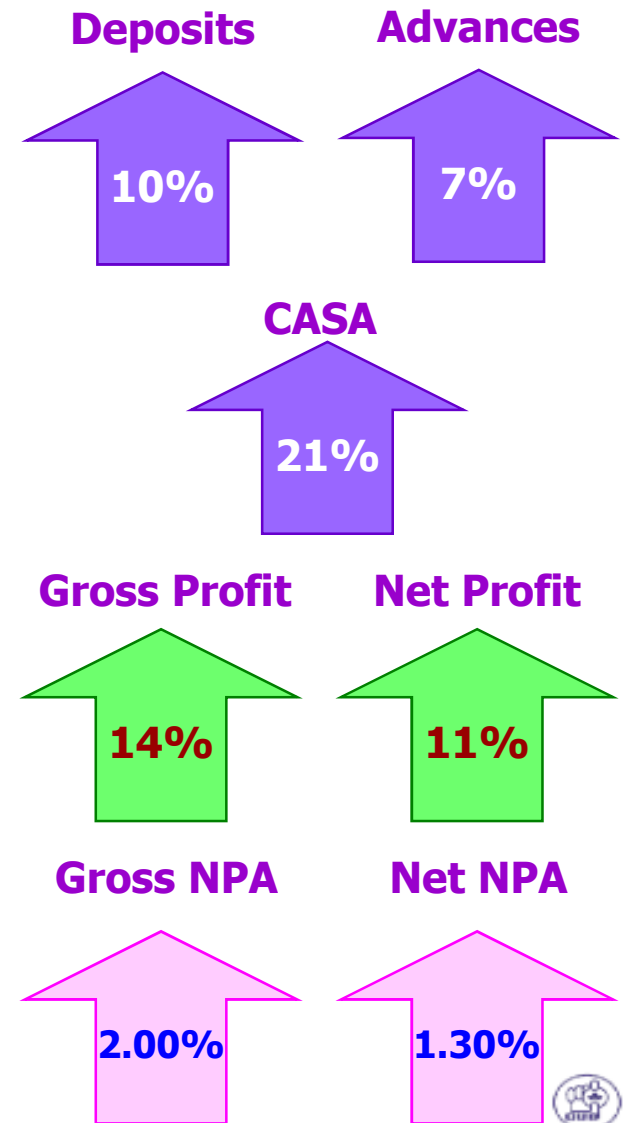


6. Financial Performance and Business Profile

H1 FY 2014-15 Performance – A snapshot

HIGHLIGHTS FOR THE HALF YEAR ENDED 30th SEPTEMBER 2014

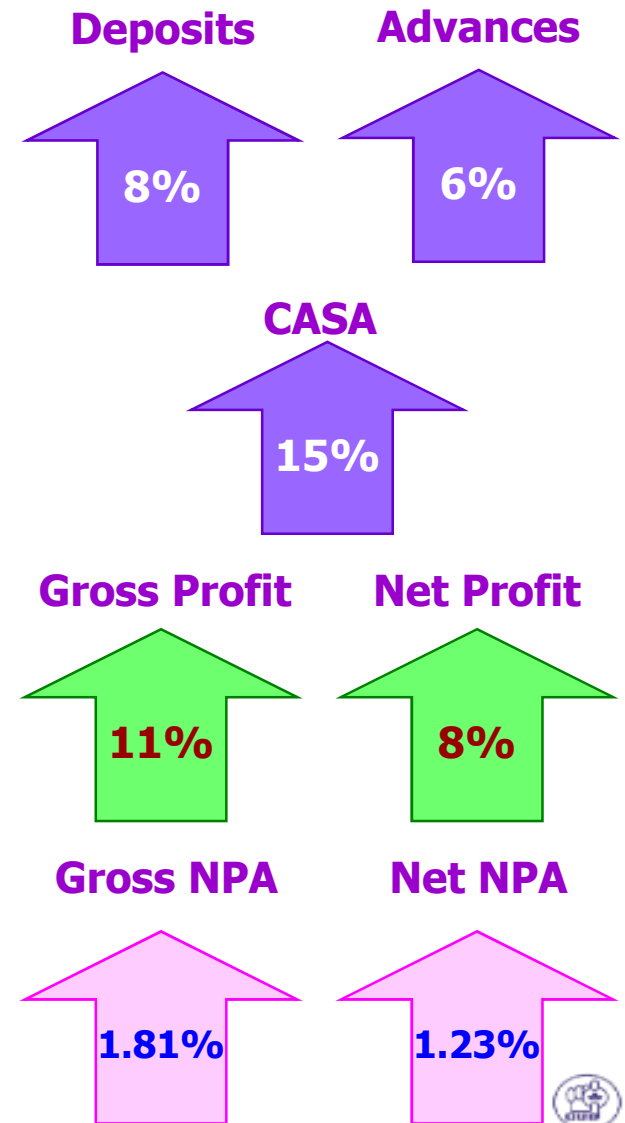
- ✓ Deposits increased by 10% to Rs.232 Bn from Rs.211 Bn
- ✓ Advances increased by 7% from Rs.158 Bn to Rs.169 Bn
- ✓ Total Business grew by 9% from Rs.369 Bn to Rs.401 Bn
- ✓ CASA improved by 21% to Rs.43 Bn from Rs.35 Bn
- ✓ Gross Profit increased by 14% to Rs.3455 Mn from Rs.3024 Mn
- ✓ Net Profit increased by 11% to Rs.1932 Mn from Rs.1746 Mn
- ✓ Gross NPA stood at 2.00% and Net NPA at 1.30%
- ✓ ROA stands tall at 1.50%
- ✓ ROE stood at 17.70%
- ✓ Net Interest Margin stands at 3.43%



FY 2013-14 Performance – A snapshot

HIGHLIGHTS FOR THE YEAR ENDED 31st MARCH 2014

- ✓ Deposits increased by 8% to Rs.220 Bn from Rs.203 Bn
- ✓ Advances increased by 6% from Rs.153 Bn to Rs.162 Bn
- ✓ Total Business grew by 7% from Rs.356 Bn to Rs.382 Bn
- ✓ CASA improved by 15% to Rs.39 Bn from Rs.34 Bn
- ✓ NII increased by 22% from Rs.6.2 Bn to Rs.7.6 Bn
- ✓ Gross Profit increased by 11% to Rs.5.8 Bn from Rs.5.2 Bn
- ✓ Net Profit increased by 8% from Rs.3.2 Bn to Rs.3.5 Bn
- ✓ Net NPA stood at 1.23%
- ✓ ROA stands at 1.44%
- ✓ ROE stands at 19.08%
- ✓ Net Interest Margin increased from 3.35% to 3.50%



H1 FY 15 Vs H1 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	H1 FY 2015	H1 FY 2014	Inc / (Dec)	Growth	% Growth	FY 2014
Deposits	231517	210562	↑	20955	10%	220169
Advances	169084	158485	↑	10599	7%	162236
Total Business	400601	369047	↑	31554	9%	382405
Demand Deposits	16467	13580	↑	2887	21%	14420
Savings Deposits	26345	21732	↑	4613	21%	24754
CASA	42812	35312	↑	7500	21%	39173
Gross NPA	3379	2632	↑	747	28%	2931
Net NPA	2187	1311	↑	876	67%	1973
Gross NPA (%)	2.00%	1.66%				1.81%
Net NPA (%)	1.30%	0.83%				1.23%
C R A R (BASEL II)	16.08%	14.34%				15.11%
C R A R (BASEL III)	16.00%	14.28%				15.01%
- Of which Tier I	15.50%	13.69%				14.43%
CD Ratio	73.03%	75.27%				73.69%
PCR	61.99%	70.08%				61.74%

H1 FY 15 Vs H1 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	H1 FY 2015	H1 FY 2014	INC / (DEC)	% GROWTH	FY 2013-14
Net Interest Income	3929	3772	157	4%	7594
Other Income	2009	1357	652	48%	2799
Operating Expenses	2483	2105	378	18%	4583
Gross Profit	3455	3024	431	14%	5810
Provisions & Contingencies	1523	1277	246	19%	2339
Net Profit	1932	1746	186	11%	3471
Return on Assets	1.50%	1.48%			1.44%
Return on Equity	17.70%	19.61%			19.08%
Net Interest Margin	3.43%	3.53%			3.50%

Q2 FY 15 Vs Q2 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q2 FY 2015	Q2 FY 2014	INC / (DEC)	% GROWTH	FY 2013-14
Net Interest Income	2062	1898	164	9%	7594
Other Income	902	568	334	59%	2799
Operating Expenses	1235	1058	177	17%	4583
Gross Profit	1729	1408	321	23%	5810
Provisions & Contingencies	791	564	227	40%	2339
Net Profit	938	844	94	11%	3471
Return on Assets	1.42%	1.40%			1.44%
Return on Equity	16.19%	18.46%			19.08%
Net Interest Margin	3.54%	3.51%			3.50%

H1 FY 15 Vs H1 FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	H1 FY 2015	H1 FY 2014	Growth (%)
Interest on Loans	10680	10398	3%
Interest on Investments	2506	2135	17%
Other Interest Income	76	111	-ve
Total Interest Income	13262	12644	5%

Interest Expenses Breakup

Particulars	H1 FY 2015	H1 FY 2014	Growth (%)
Int Exp on Deposits	9207	8614	7%
Other Int Expenses	126	258	-ve
Total Interest Expenses	9333	8872	5%

Other Income Breakup

Particulars	H1 FY 2015	H1 FY 2014	Growth (%)
CEB & Charges	1005	877	15%
Treasury Income	472	273	73%
All other Income incl suit account recoveries	531	207	156%
Total Other Income	2008	1357	48%

Operating Expenses Breakup

Particulars	H1 FY 2015	H1 FY 2014	Growth (%)
Employee Cost	990	855	16%
Other Operating Expenses	1493	1250	19%
Total Expenses	2483	2105	18%

Q2 FY 15 Vs Q2 FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q2 FY 2015	Q2 FY 2014	Growth (%)
Interest on Loans	5469	5221	5%
Interest on Investments	1317	1110	19%
Other Interest Income	43	73	-ve
Total Interest Income	6829	6404	7%

Interest Expenses Breakup

Particulars	Q2 FY 2015	Q2 FY 2014	Growth (%)
Int Exp on Deposits	4701	4366	8%
Other Int Expenses	65	140	-ve
Total Interest Expenses	4766	4506	6%

Other Income Breakup

Particulars	Q2 FY 2015	Q2 FY 2014	Growth (%)
CEB & Charges	510	404	26%
Treasury Income	249	125	99%
All other Income incl suit account recoveries	143	39	267%
Total Other Income	902	568	59%

Operating Expenses Breakup

Particulars	Q2 FY 2015	Q2 FY 2014	Growth (%)
Employee Cost	467	400	17%
Other Operating Expenses	768	658	17%
Total Expenses	1235	1058	17%

FY 13-14 Vs FY 12-13 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 13-14	FY 12-13	Growth (%)
Interest on Loans	20921	18122	15%
Interest on Investments	4380	3723	18%
Other Interest Income	158	43	267%
Total Interest Income	25459	21888	16%

Interest Expenses Breakup

Particulars	FY 13-14	FY 12-13	Growth (%)
Int Exp on Deposits	17340	15045	15%
Other Int Expenses	525	602	-ve
Total Interest Expenses	17865	15647	14%

Other Income Breakup

Particulars	FY 13-14	FY 12-13	Growth (%)
CEB & Charges	1743	1544	13%
Treasury Income	555	354	57%
All other Income incl suit account recoveries	501	655	-ve
Total Other Income	2799	2553	10%

Operating Expenses Breakup

Particulars	FY 13-14	FY 12-13	Growth (%)
Employee Cost	1856	1509	23%
Other Operating Expenses	2727	2050	33%
Total Expenses	4583	3559	29%

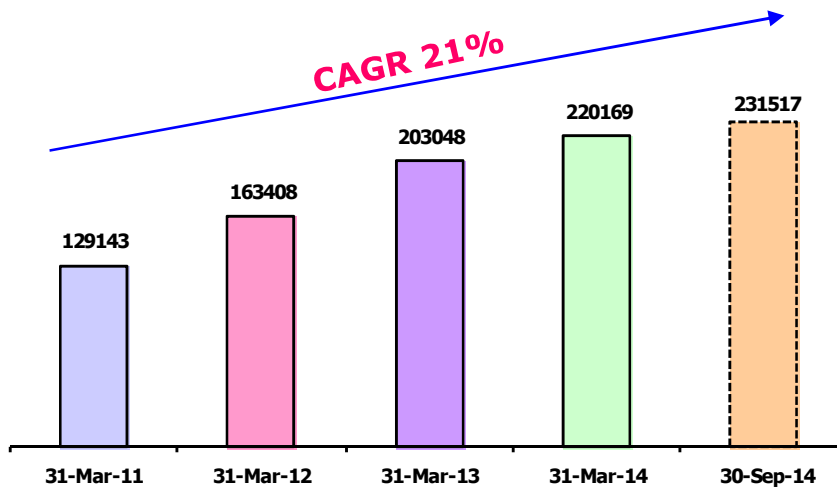
Key Business Indicators

Key indicators

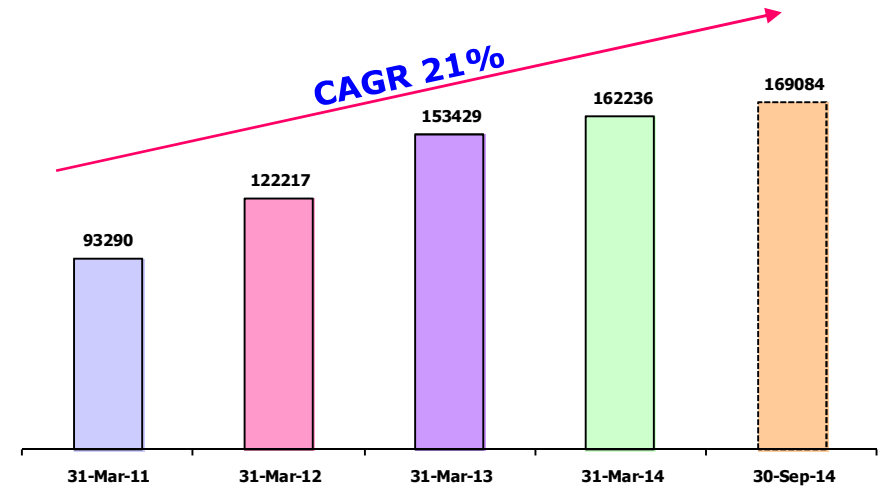
Particulars	H1 FY 2015	H1 FY 2014	Q2 FY 2015	Q2 FY 2014	FY 2013-14
Cost of Deposits	8.24%	8.44%	8.22%	8.44%	8.37%
Yield on Advances	13.28%	13.56%	13.57%	13.64%	13.43%
Yield on Investments	7.45%	7.30%	7.40%	7.25%	7.33%
Net Interest Margin	3.43%	3.53%	3.54%	3.51%	3.50%
Cost to Income	41.81%	41.05%	41.68%	42.91%	44.10%
Cost of Funds	7.21%	7.49%	7.15%	7.48%	7.40%
Yield on Funds	10.24%	10.68%	10.24%	10.64%	10.55%
Per Employee Business (in INR Mn)	90.48	89.63	90.48	89.63	90.62
Per Employee Profit (in INR Mn) (Ann)	0.87	0.85	0.85	0.82	0.82
EPS (in INR) – FV INR 1/- share (Not Ann)	3.44	3.51	1.61	1.62	6.69

Strong Deposits and Advances growth

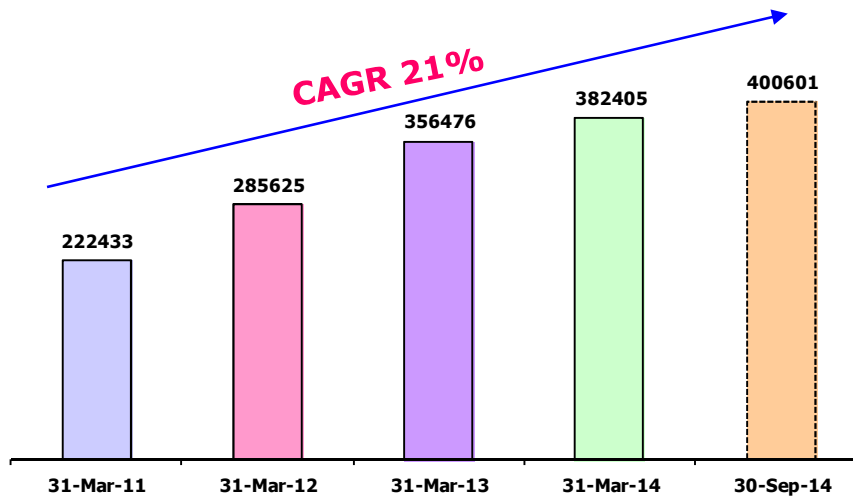
Deposits



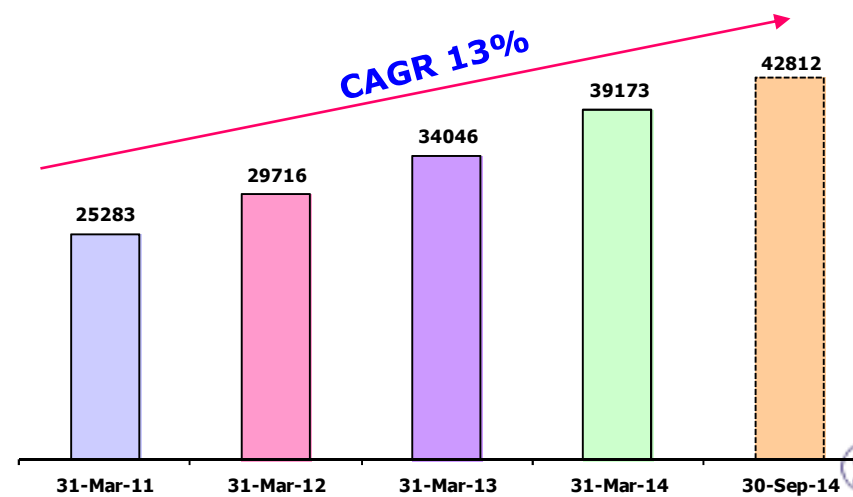
Advances



Business

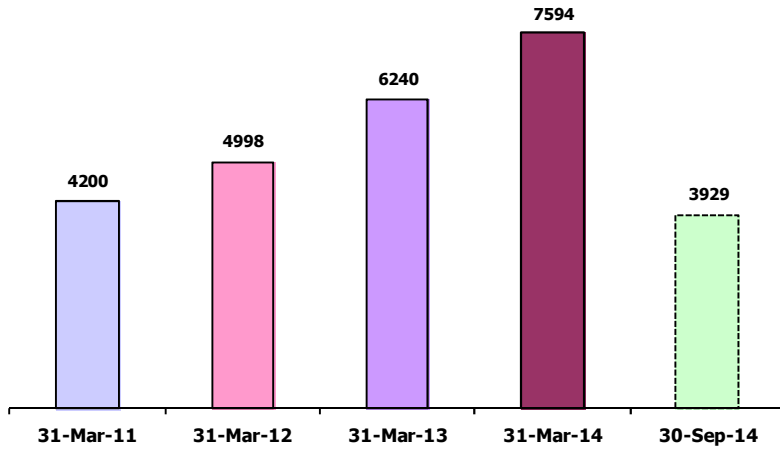


CASA

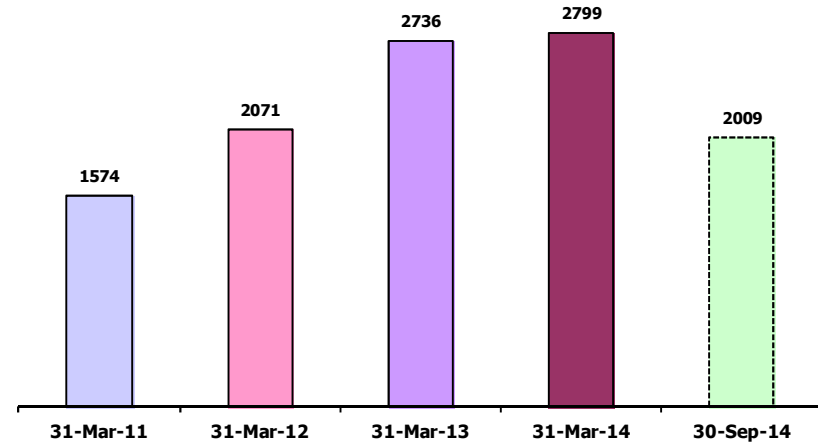


Income Growth over the years ...

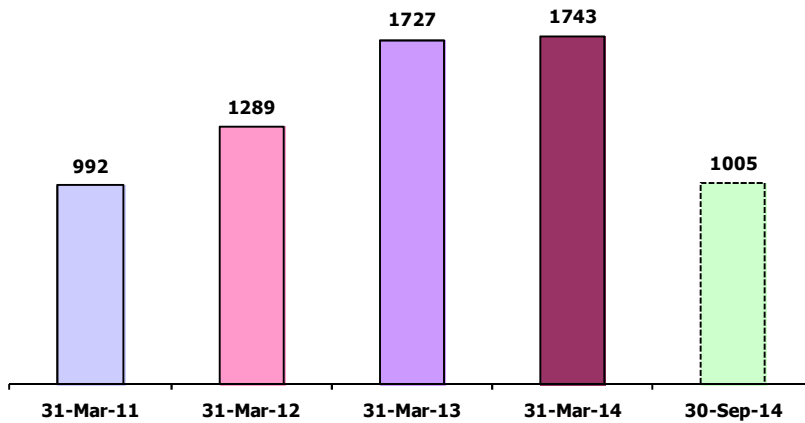
Net Interest Income Growth



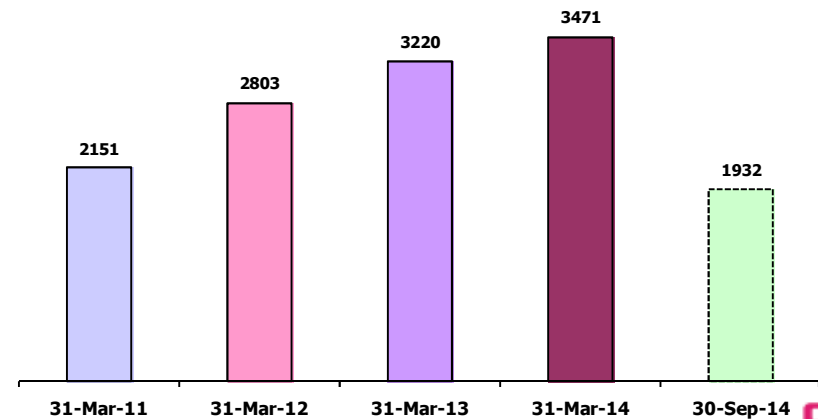
Other Income Growth



CEB Growth

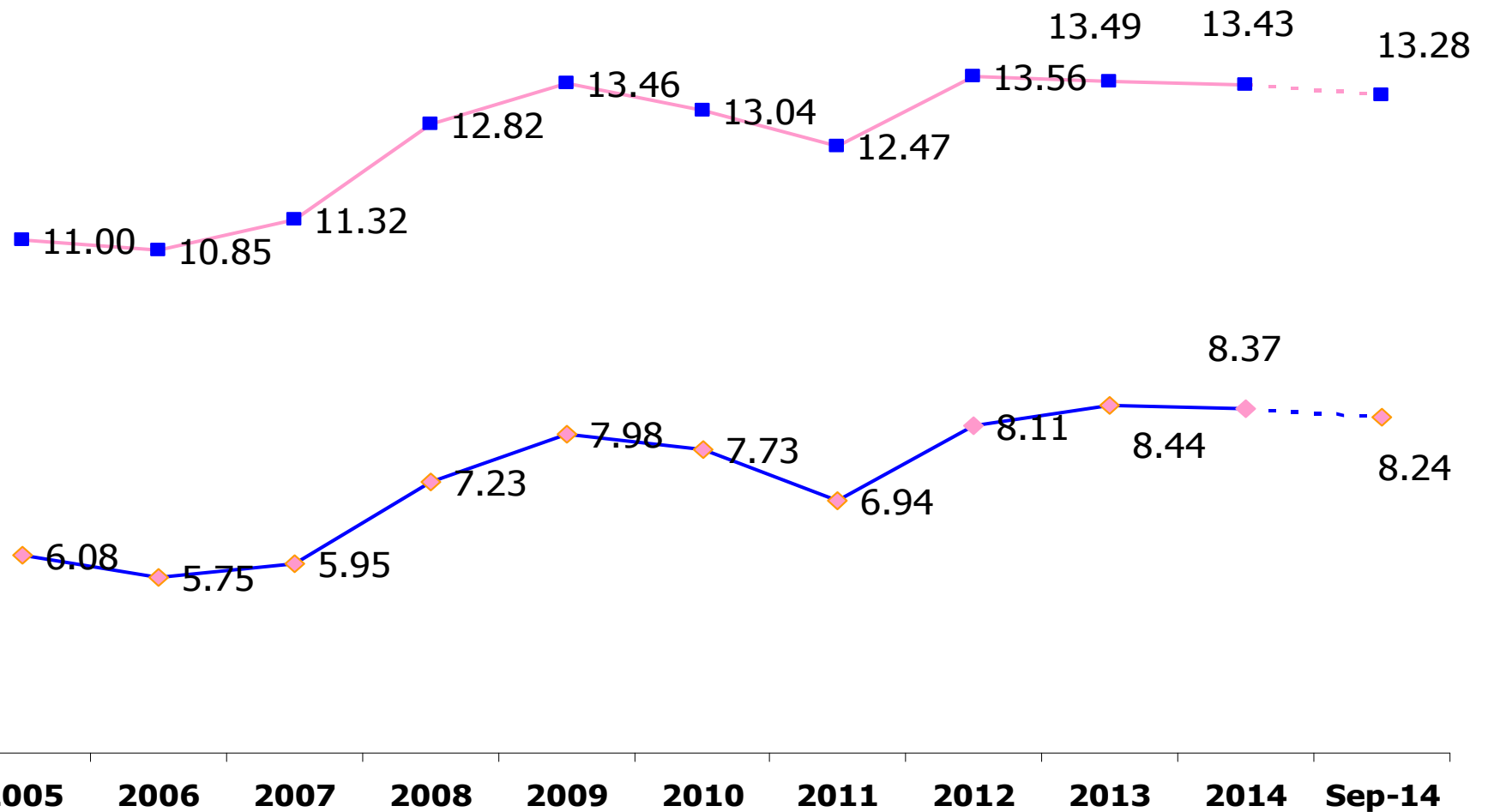


Net Profit Growth



Cost of deposits & Yield on advances

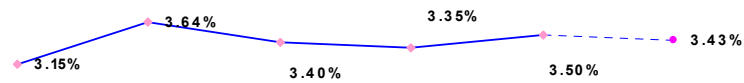
Cost of Deposits and Yield on Advances



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

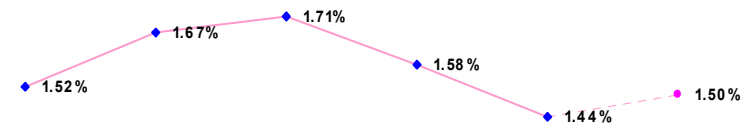
Key Business Ratios - Yearwise

Net Interest Margin



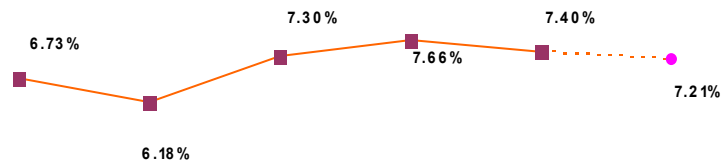
31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Sep-14

Return on Assets



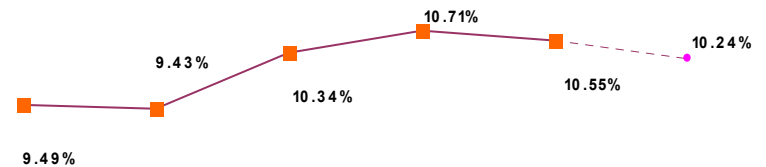
31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Sep-14

Cost of Funds



31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Sep-14

Yield on Funds

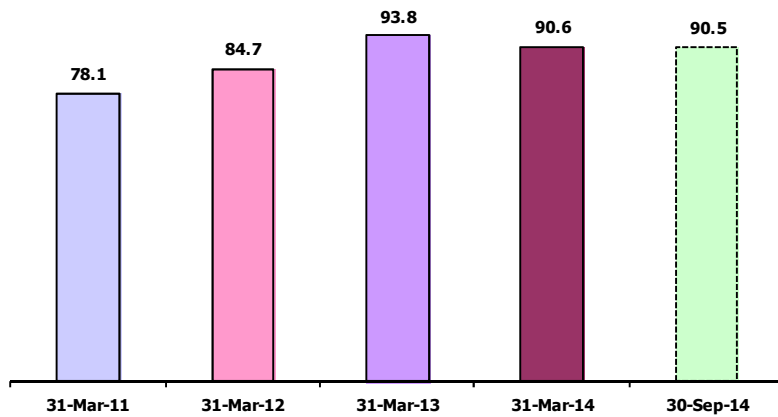


31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Sep-14

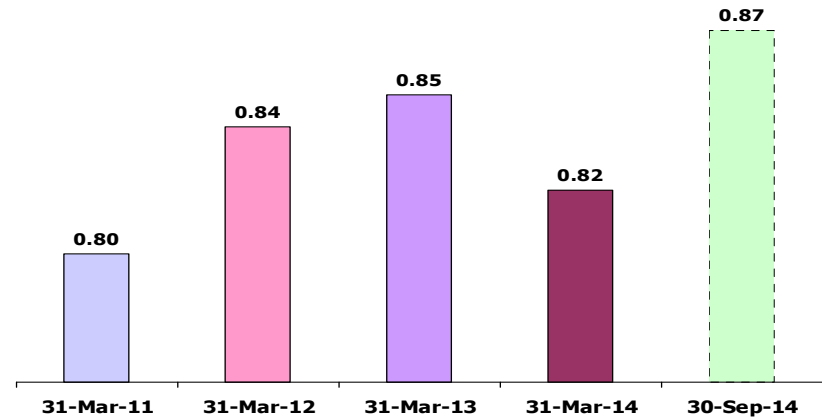
Efficiency

(Rs in Mn)

Business per Employee



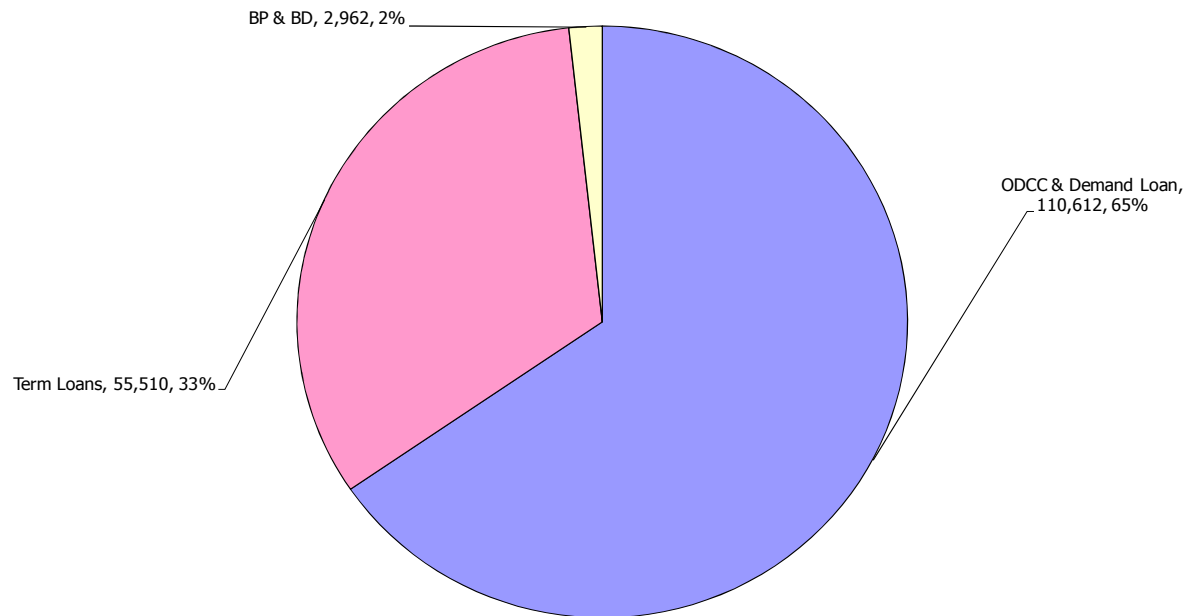
Profit per Employee



Loan Book – Products Composition

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	110612	65%
Term Loans	55510	33%
Bills Purchased & Bills Discounted	2962	2%
Gross Loans Total	169084	100%

- ✓ Working capital loans yielding higher interest constitute 65% 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 30th September 2014

Particulars	Amount (INR Mn)	% to Total Advances
Agriculture (includes AJL – 21426 Mn)	30291	18%
M S M E	52448	31%
Large Industries	12209	7%
Retail Traders	10341	6%
Wholesale Traders	19987	12%
Commercial Real Estate	9161	5%
JL Non Agriculture	6025	4%
Housing Loans	9879	6%
Other Personal Loan (includes Personal Loan, Clean loan, Clean OD, Consumer loan, etc.)	3767	2%
Loans collateralized by Deposits	3066	2%
Infrastructure	1304	1%
NBFC	2079	1%
Others (Educational Loan, Staff Loan, etc)	8527	5%
Gross Loans Total	169084	100%

Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	166234	98%
Unsecured Loans	2850	2%
Total	169084	100%

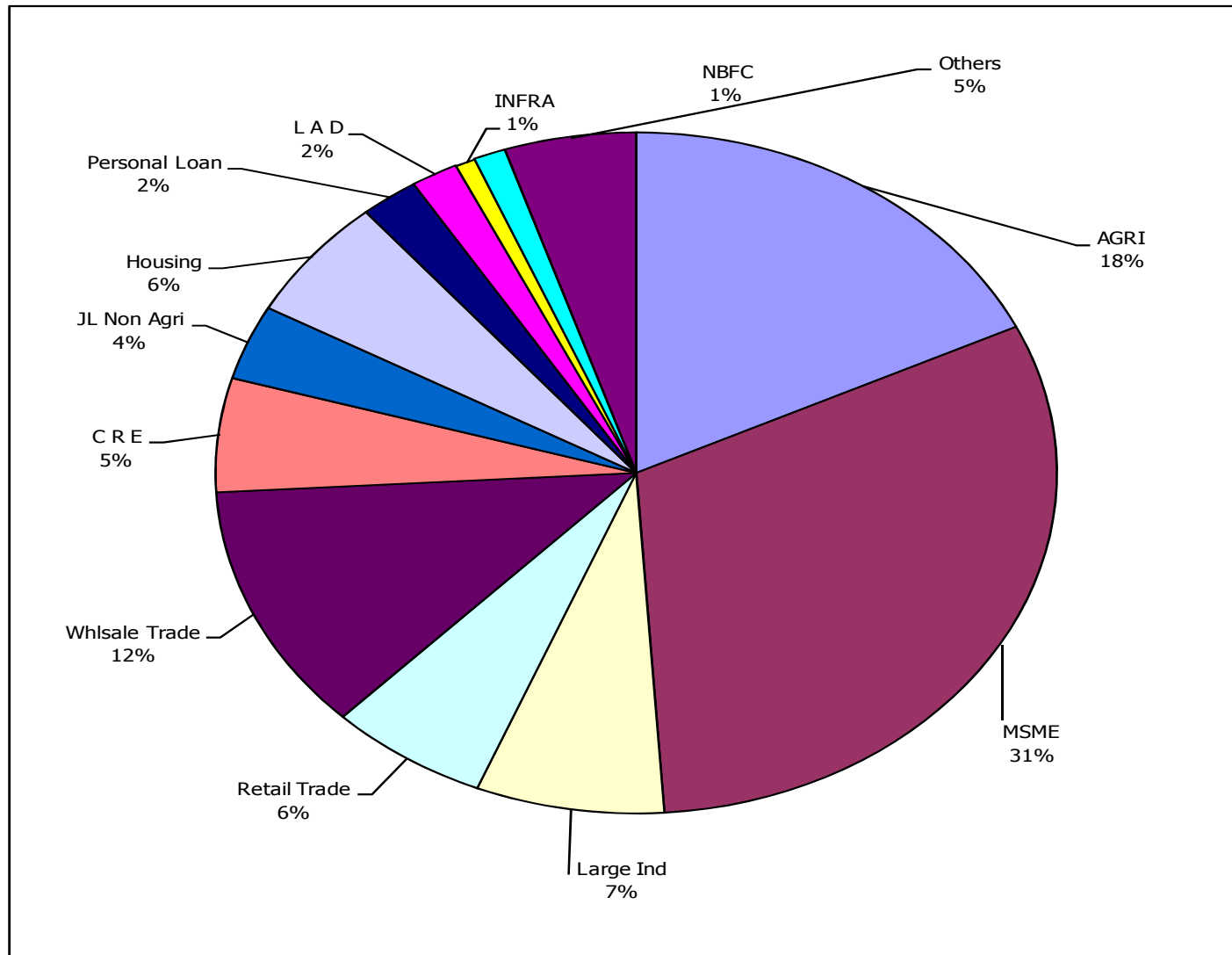
- ✓ Trading & MSME loans earning higher yields constitute about 49%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 2% only
- ✓ Jewel Loan portfolio decreased by Rs.6476 Mn when compared to Q2 FY 2014.
- ✓ Total Jewel Loan outstanding as on 30.09.2014 - Rs.27,653 Mn

AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

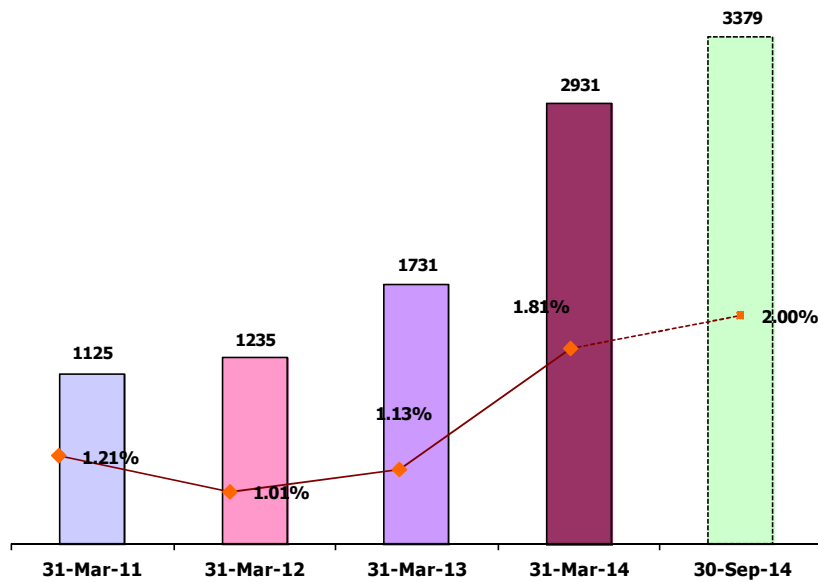
Advances to Major Industries as on 30th September 2014

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	9513	5%
b) Other Textiles	3636	2%
Metals		
a) Iron & Steel	8008	5%
b) Other Metals	2461	1%
Paper & Paper Products	4151	2%
Food Processing	2677	2%
Chemicals	1744	1%
Rubber & Plastics	1463	1%
Engineering	2639	1%
Beverage & Tobacco	180	1%
Automobiles	616	1%
Other Industries (includes Leather, Wood, Cement, Gems & Jewels, etc)	2295	1%
Total	39383	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	129701	77%
Total Gross Advances	169084	100%

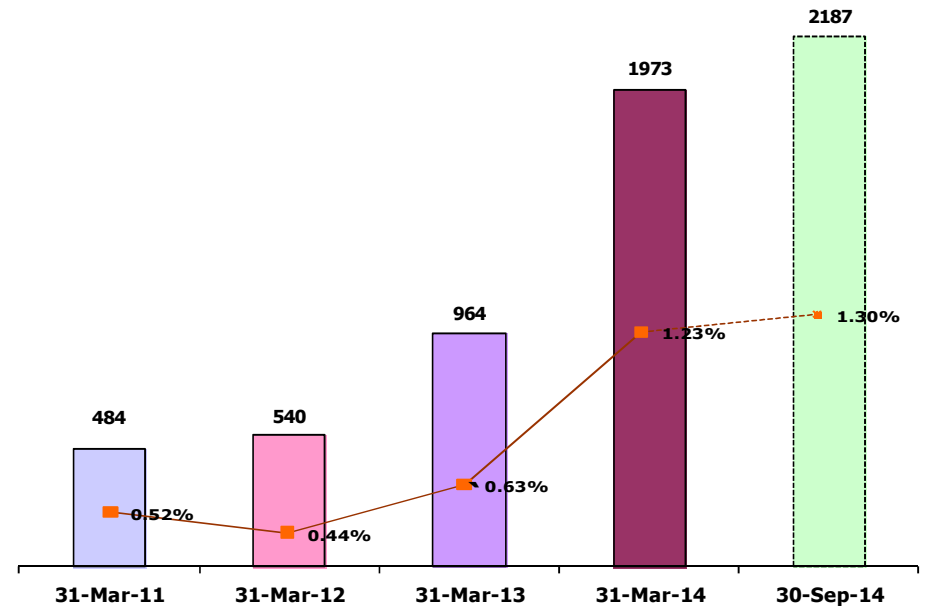
Asset Quality

(Rs in Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – Movement over the years

(Rs in Mn)		FY Mar-11	FY Mar-12	FY Mar-13	F Y Mar-14	Q2 FY 2015	H1 FY 2015
NPA Opening balance		882	1125	1235	1731	3083	2931
Additions	A	1207	1444	2234	4562	834	2510
Recovery / SR		376	649	486	1865	152	1296
Upgradations		114	165	232	168	68	82
Net Addition	B	717	630	1516	2529	614	1132
Write-off		474	520	1020	1329	319	684
NPA Closing balance		1125	1235	1731	2931	3379	3379
Technical Write-off (TW) during the period		540	484	948	1226	309	618
Provision made during the period	C	672	570	970	1485	518	958
T W recovery	D	291	400	599	544	124	504
Provision made net of TW Recovery	E = C-D	381	170	371	941	394	454
Gross Advance	F	92555	122217	153428	162236	169084	169084
Additions % of Gross Advance	A / F	1.30	1.18	1.46	2.81	0.49	1.48
Net Addition % of Gross Advance	B / F	0.77	0.52	0.99	1.56	0.36	0.67
Net provision made % of Gross Adv	E / F	0.41	0.14	0.24	0.58	0.23	0.27
Gross NPA %		1.21	1.01	1.13	1.81	2.00	2.00
Net NPA %		0.52	0.44	0.63	1.23	1.30	1.30

Restructured Accounts

No additions to Restructured Accounts in Q2 FY 2015

Balance outstanding as on 30.09.2014 in respect of Restructured Standard borrowers:

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	2	727
Under SME Debt Restructuring Mechanism	7	133
Under Other Debt Restructuring Mechanism	3	1642
Total	12	2502

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ % of Restructured Standard Advances to Gross Advances - 1.48% Vs 1.62% in Q1 FY 2015

- ✓ Amount outstanding in Security Receipts / SR Application money - 3186 Mn

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	SEP 2014	SEP 2013
SLR Securities	61217	52965
Non-SLR Securities	7805	6894
Total Investments	69022	59859
Yield on Investments	7.45%	7.30%
Investments Breakup:		
- A F S	13583 (20%)	3806 (6%)
- H T M	55330 (80%)	56052 (94%)
- H F T	109	1
Total Investments	69022	59859
Modified Duration:		
- A F S	1.94	0.96
- H T M	4.46	4.42
- H F T	6.26	-
- Overall Portfolio	4.03	4.23



Thank You

