



Performance Highlights for the Half Year 2012-13



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911



**FINANCIAL
HIGHLIGHTS FOR
THE HALF YEAR
ENDED 30th
SEPTEMBER 2012**





Performance Highlights for the Half Year 2012-13



- **Total Business of the Bank increased to Rs 357,139 crore from Rs 318754 crore in Sep-11, recording Y-o-Y growth of 12.04%.**
- **Total Deposits grew by 8.10% on Y-o-Y to Rs 203538 crore from Rs 188286 crore in Sep-11 whereas Core Deposits grew by 18.49% Y-o-Y .Gross advances stood at Rs 153601 crore against Rs 130468 crore in corresponding period of last year, registering Y-o-Y growth of 17.73%.**
- **Total Income increased by 8.54% to Rs.5681 crore in Q2 -2012-13 from Rs.5234 crore in Q2-2011-12.**
- **Bank has posted a net profit of Rs 330 crore during Q2-2012-13, registering Y-o-Y growth of 35.25% from Rs 244 crore in corresponding period of last year.**
- **ROA improved to 0.58% in Q2-2012-13 from 0.46% in Q2-2011-12**
- **NIM stood at 2.68% in Q2-2012-13.**
- **Gross NPA % is at 5.54 % and Net NPA % at 3.80%**
- **CRAR under BASEI II is at 11.51%.**



Performance Highlights for the Half Year 2012-13



Performance Highlights Sept'2012 (Rs in crore)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Total Business	3,18,754	3,18,754	3,46,898	3,51,221	3,57,139	3,57,139	12.04
Total Deposits	1,88,286	1,88,286	1,96,173	1,96,977	2,03,538	2,03,538	8.10
Of which Core Deposits	1,26,333	1,26,333	1,35,455	1,37,221	1,49,687	1,49,687	18.49
Total Loans and Advances	1,30,468	1,30,468	1,50,725	1,54,244	1,53,601	1,53,601	17.73
Investments	63,236	63,236	59,577	59,751	64804	64804	2.48
CD Ratio	69.29	69.29	76.83	78.30	75.46	75.46	-



Performance Highlights for the Half Year 2012-13

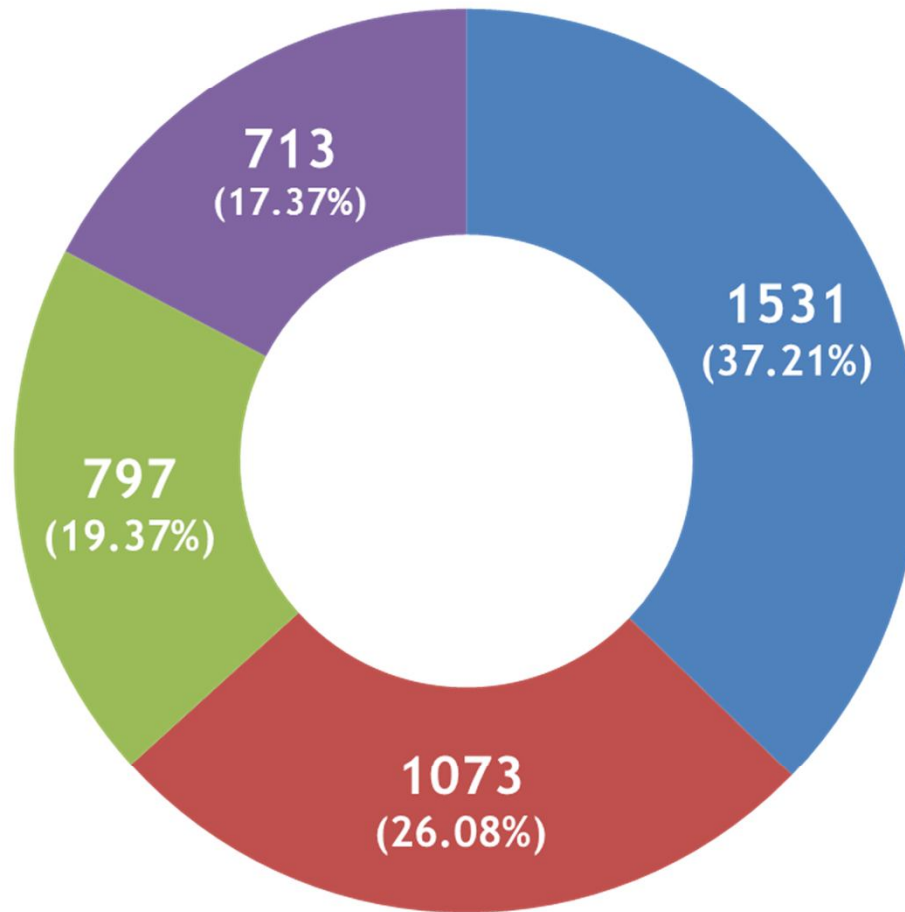


Performance Highlights Sept 2012 (Rs in crore)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Gross Income	5,234	10,074	20,545	5,625	5,681	11,306	8.54
Gross Expenses	4,438	8,486	17,730	4,832	4,865	9,697	9.62
Operating Profit	796	1,588	2,815	793	816	1,609	2.51
Net Profit	244	525	533	336	330	666	35.25
Net Interest Margin	3.00	2.98	2.78	2.64	2.68	2.66	



Performance Highlights for the Half Year 2012-13



■ Rural ■ Semi-Urban ■ Urban ■ Metro

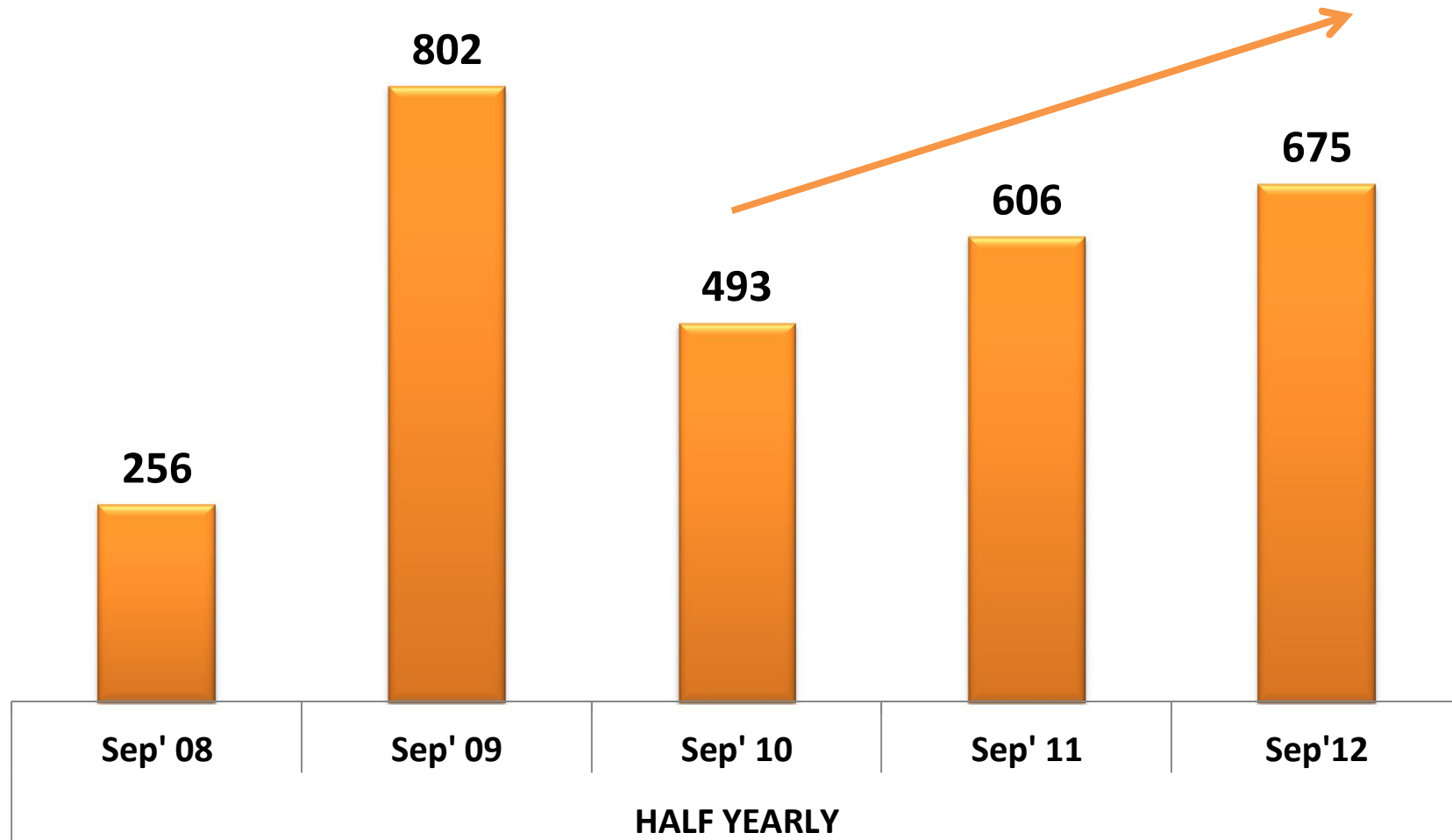
Total Branches	4114
Rural	1531
Semi Urban	1073
Urban	797
Metropolitan	713
ATMs	1904
USBs	2051



Performance Highlights for the Half Year 2012-13



HALF YEARLY MOVEMENT OF OTHER INCOME (Rs in crore)

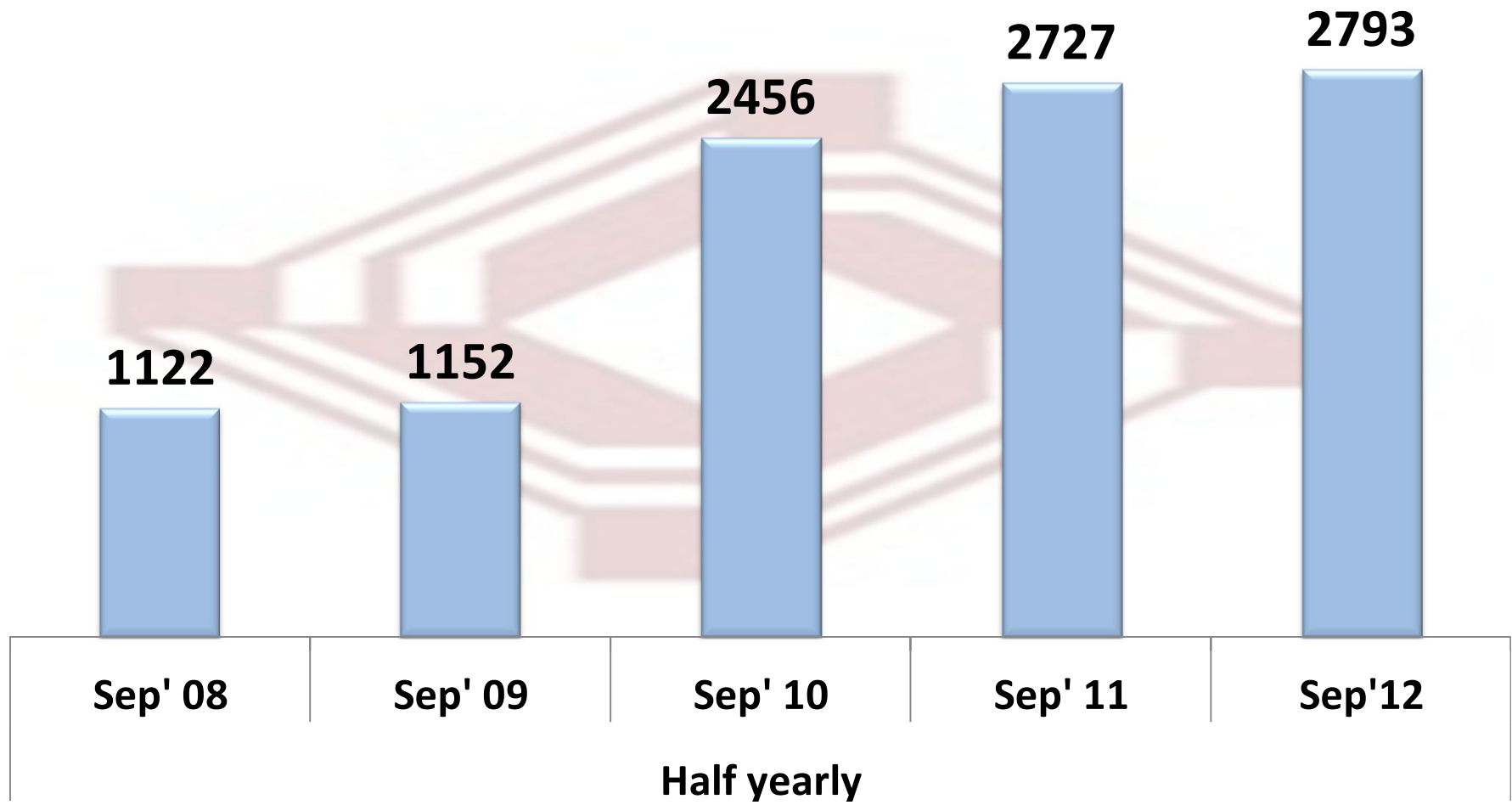




Performance Highlights for the Half Year 2012-13



NET INTEREST INCOME (Rs in crore)

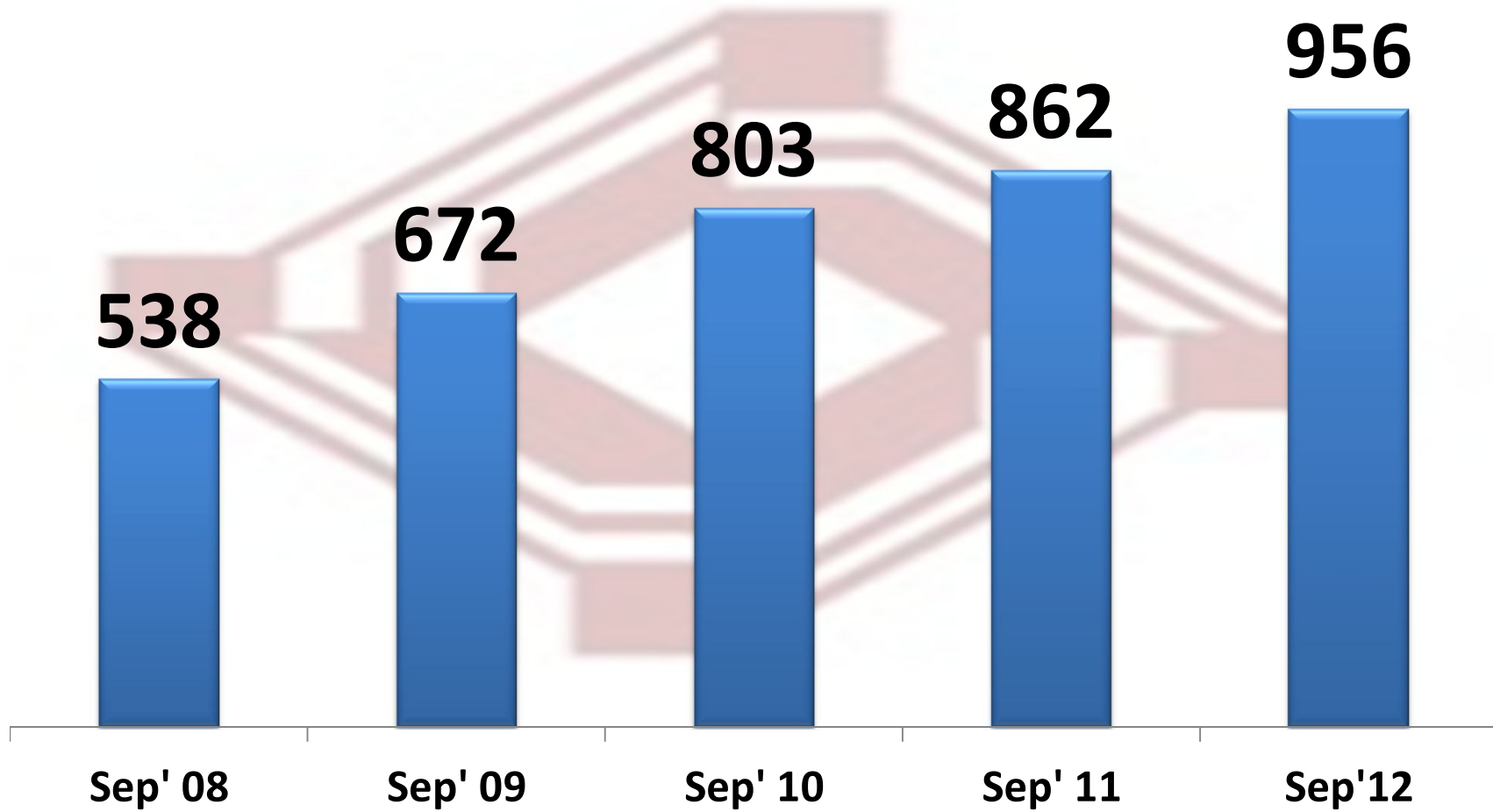




Performance Highlights for the Half Year 2012-13



AVERAGE BUSINESS PER EMPLOYEE (Rs in LAKHS)



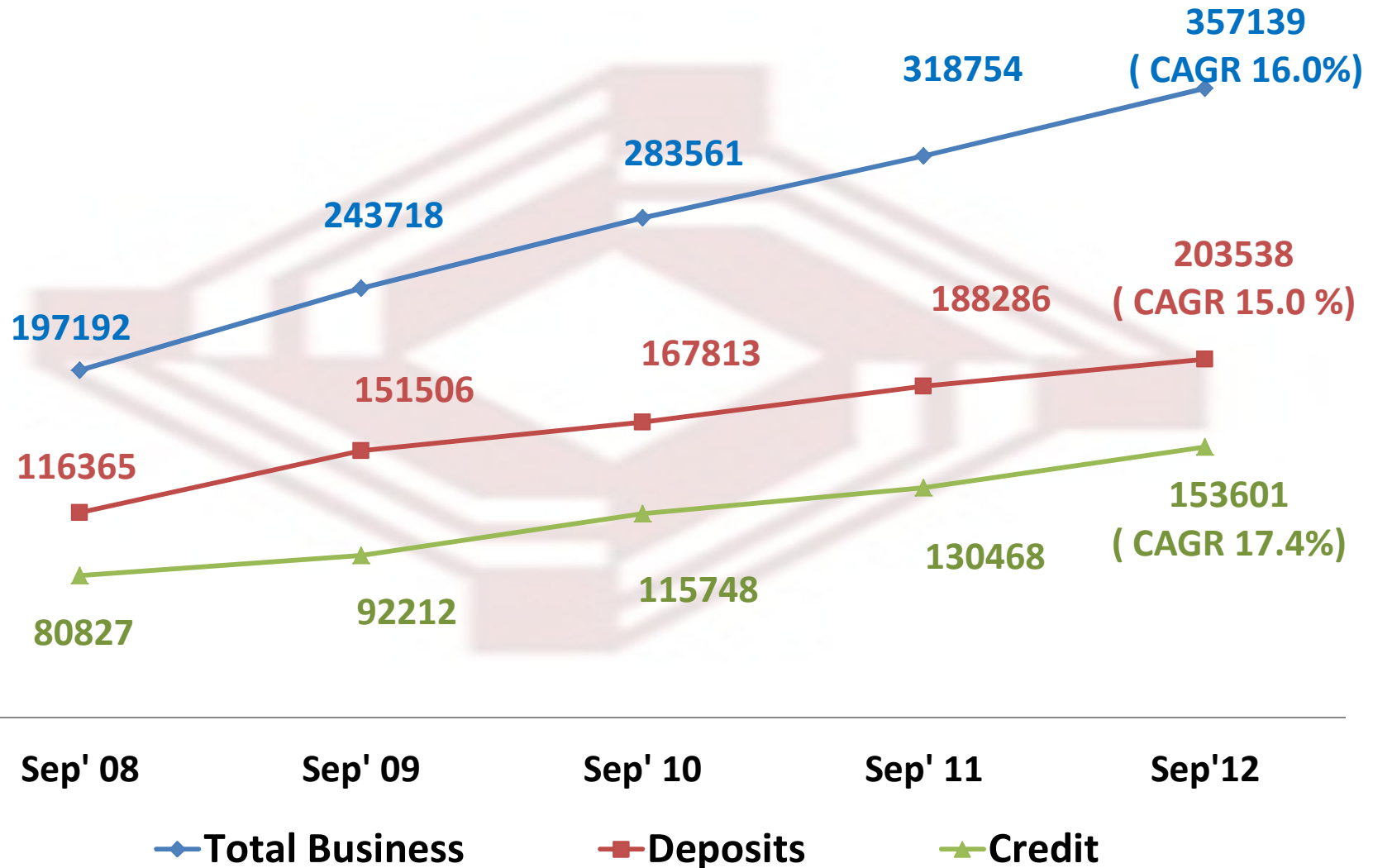
BUSINESS



Performance Highlights for the Half Year 2012-13



BUSINESS (Rs in Crore)





Performance Highlights for the Half Year 2012-13



Segment-wise Deposits (Rs in crore)

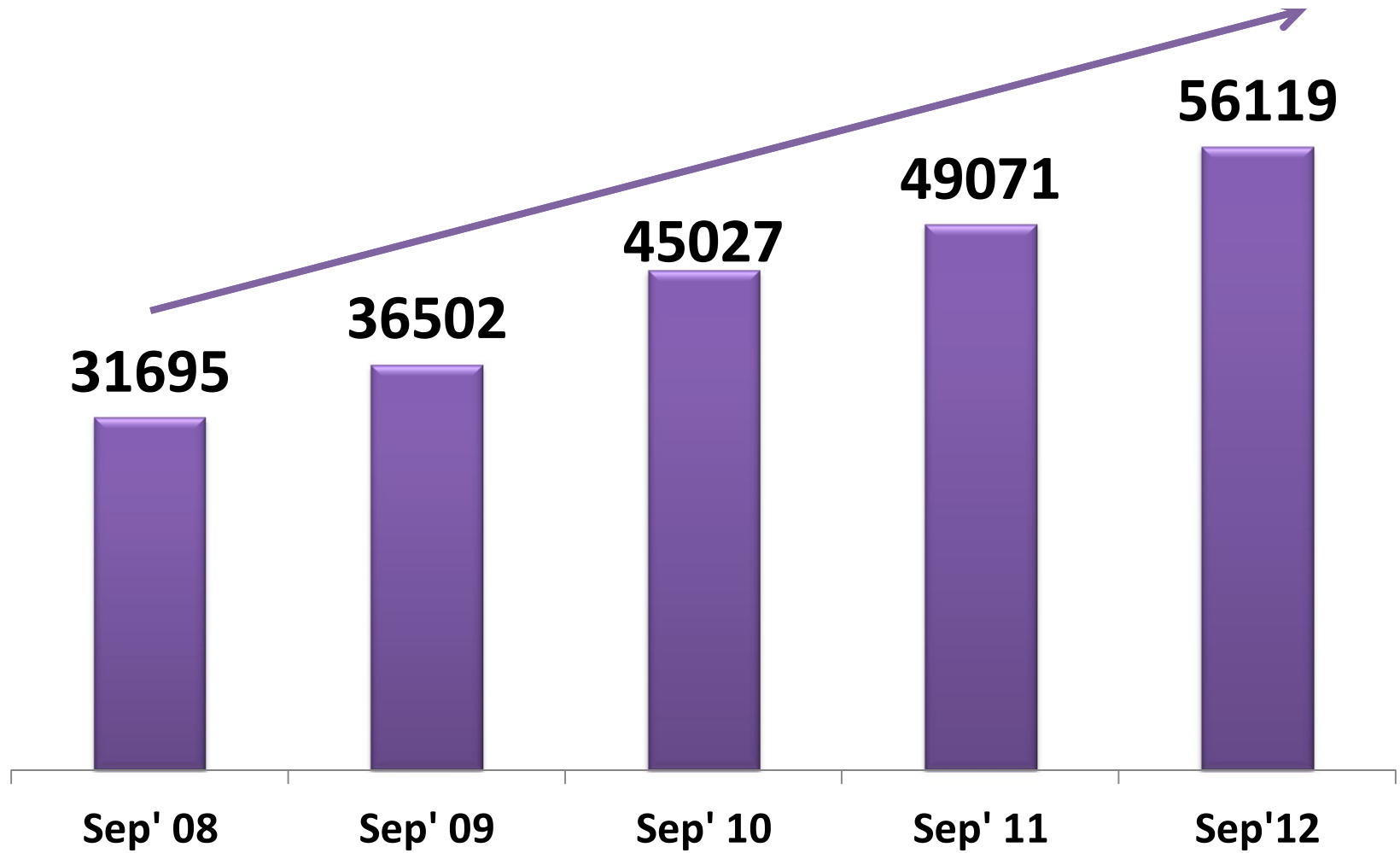
Deposits	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Current	12,717	12,717	12,680	10,837	11,061	11,061	-13.02
Savings	49,071	49,071	52,595	53,943	56,119	56,119	14.36
Total CASA	61,788	61,788	65,275	64,780	67,180	67,180	8.73
Core Term	64,545	64,545	70,180	72,441	82,507	82,507	27.83
Total Core Deposits	1,26,333	1,26,333	1,35,455	1,37,221	1,49,687	1,49,687	18.49
High Cost	61,953	61,953	60,718	59,756	53,851	53,851	-13.08
Total Deposits	1,88,286	1,88,286	1,96,173	1,96,977	2,03,538	2,03,538	8.10
CASA %	32.82	32.82	33.27	32.89	33.00	33.00	



Performance Highlights for the Half Year 2012-13



SAVING DEPOSITS (Rs in Crore)

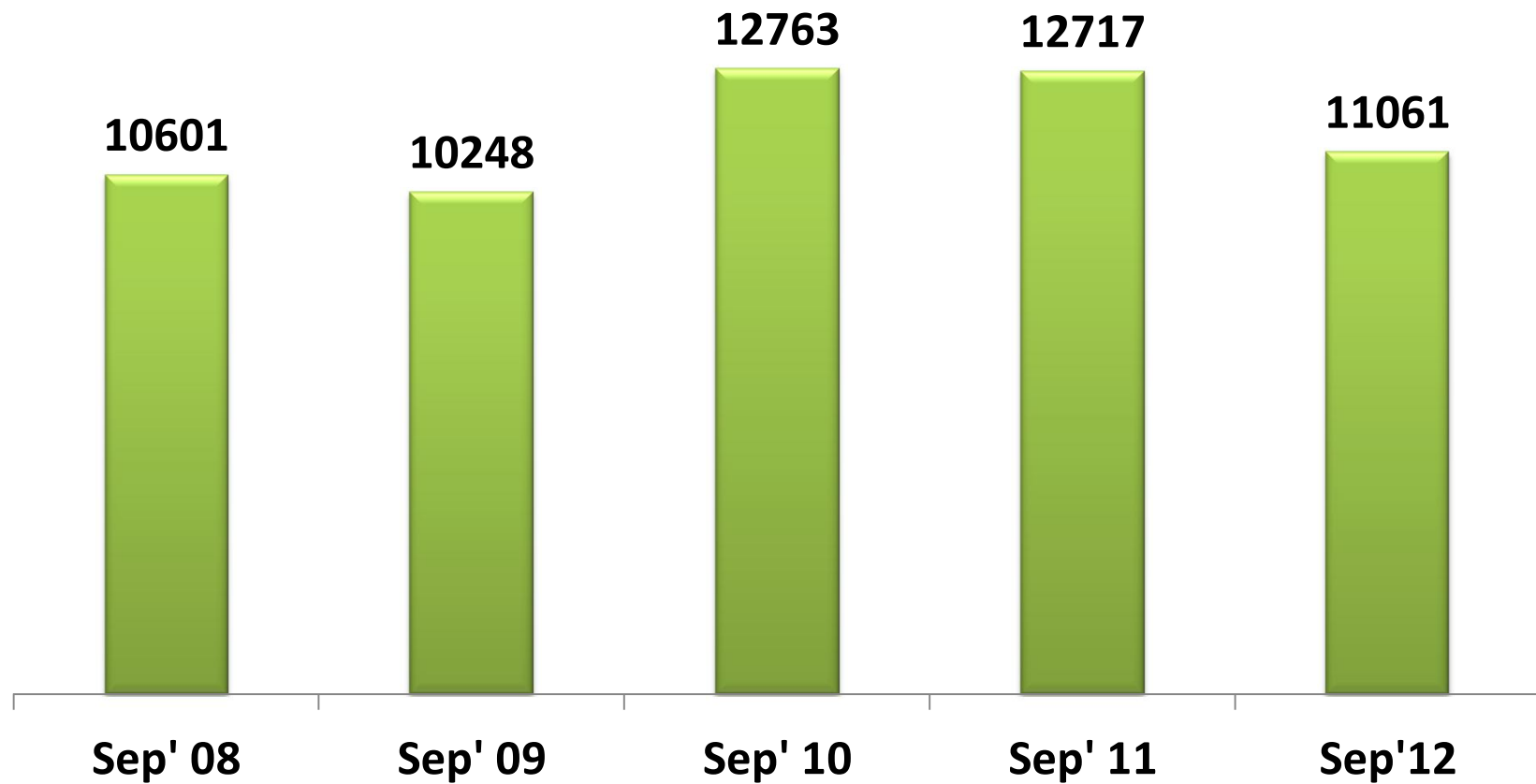




Performance Highlights for the Half Year 2012-13



CURRENT DEPOSITS (Rs in Crore)

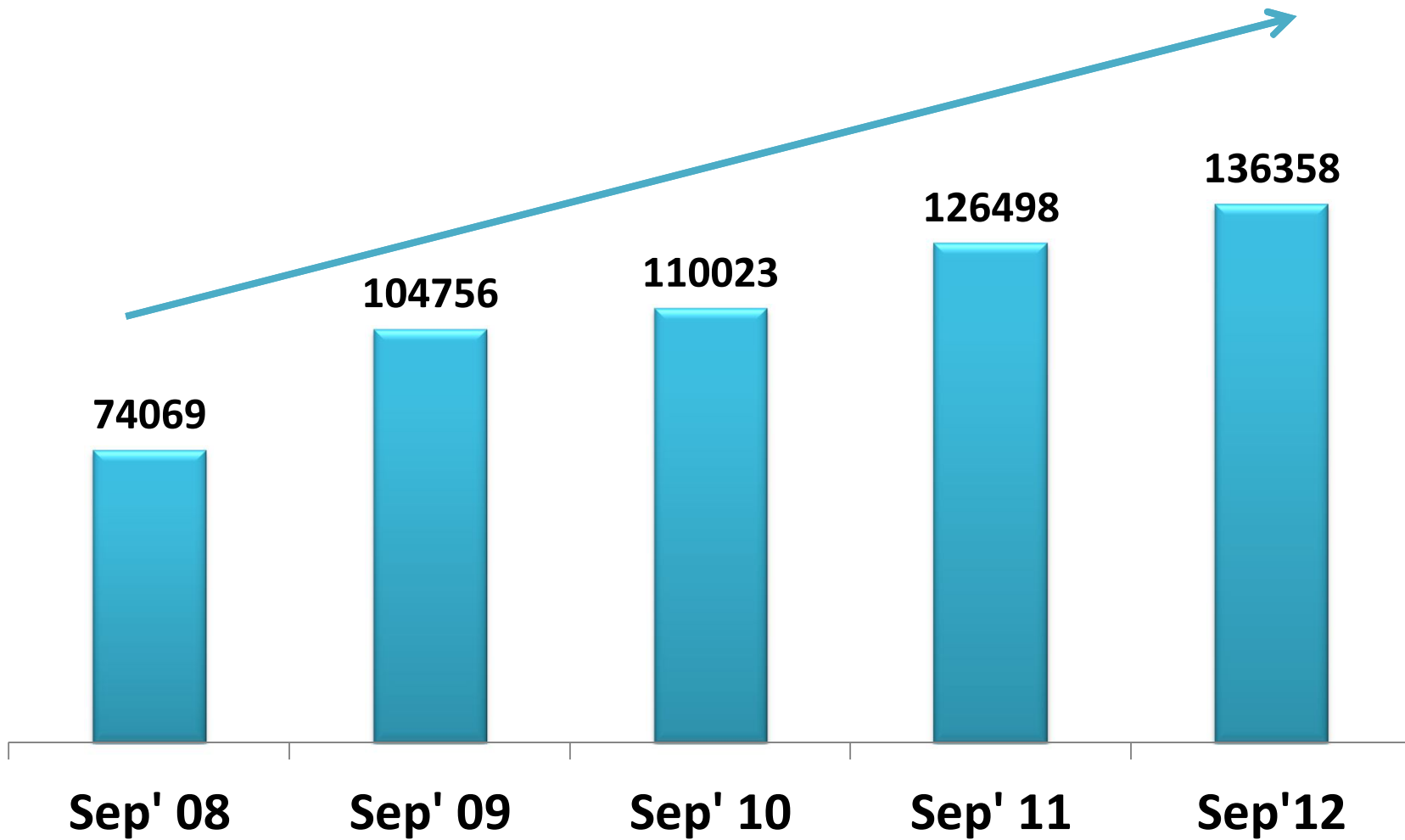




Performance Highlights for the Half Year 2012-13



TERM DEPOSITS (Rs in Crore)

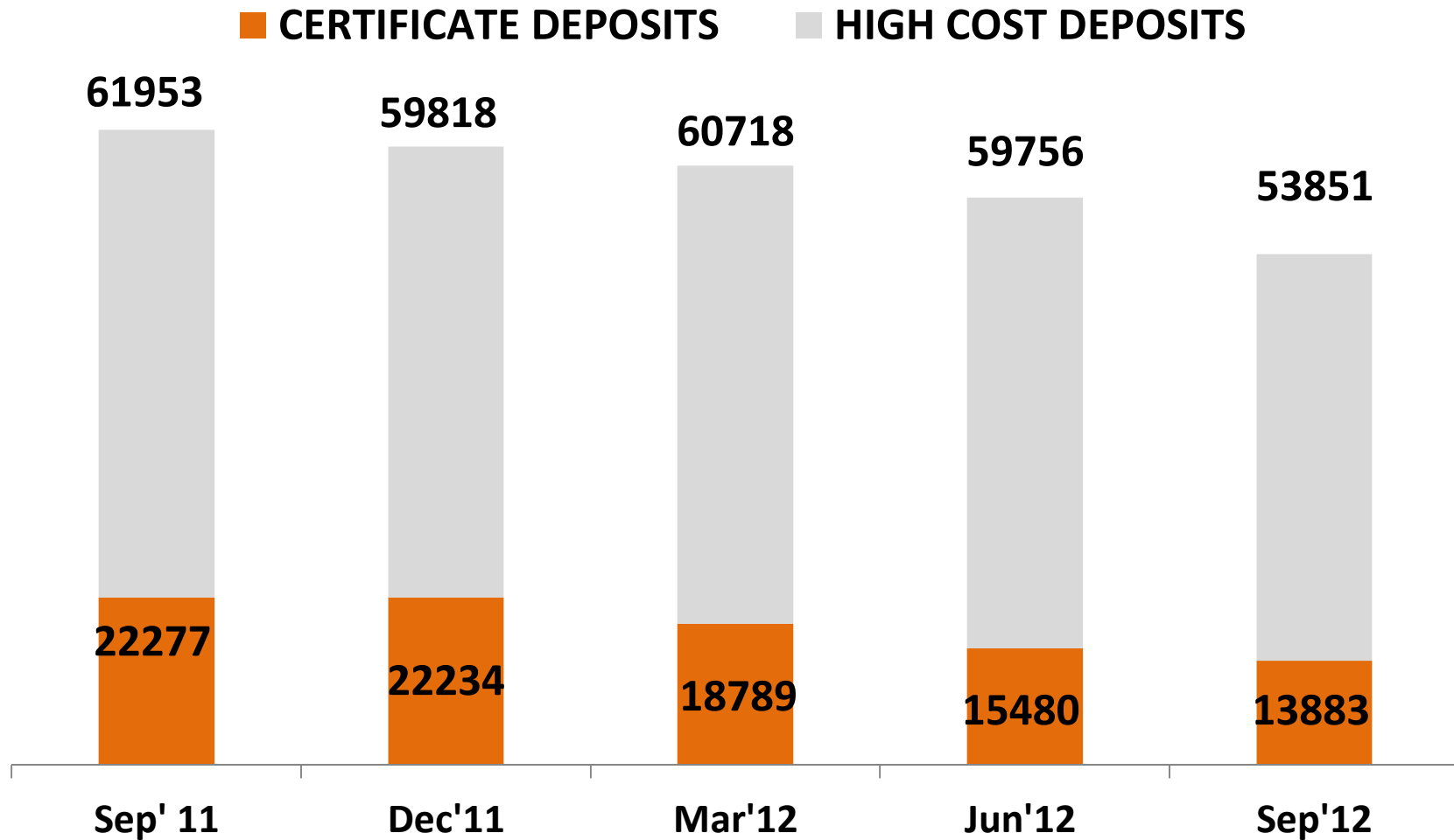




Performance Highlights for the Half Year 2012-13



HIGH COST DEPOSITS

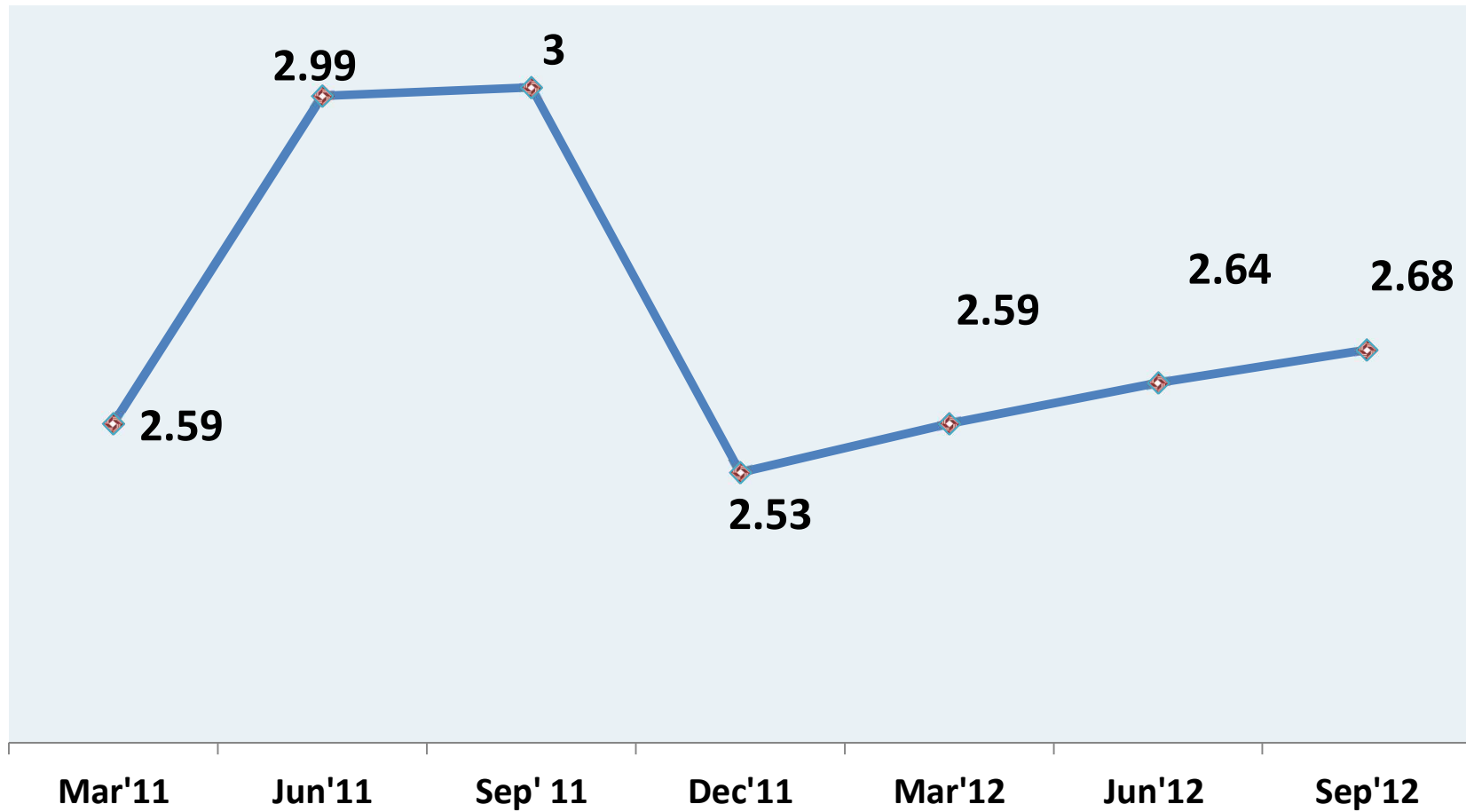




Performance Highlights for the Half Year 2012-13



NET INTEREST MARGIN (QUATERLY)(%)





Performance Highlights for the Half Year 2012-13



Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Total Loans & Advances	1,30,468	1,30,468	1,50,725	1,54,244	1,53,601	1,53,601	17.73%
Corporate Credit	88,766	88,766	98,960	92,650	98,363	98,363	10.81%
(% to total Loans & Advances)	68.04%	68.04%	65.66%	60.07%	64.04%	64.04%	-
Agriculture	15,096	15,096	18,950	19,782	18,677	18,677	23.72
(% to total Loans & Advances)	11.57	11.57	12.57%	12.83	12.16	12.16	-
- Direct Agriculture	11,333	11,333	15,148	15,833	15,055	15,055	32.84
- Indirect Agriculture	3,763	3,763	3,802	3,949	3,622	3,622	-3.75
MSE	12,216	12,216	10,999	13,761	14,692	14,692	20.27
(% to total Loans & Advances)	9.36	9.36	7.30	8.92	9.57	9.57	-
Retail	14,138	14,138	16,915	17,640	18,964	18,964	34.13
(% to total Loans & Advances)	10.84	10.84	11.22	11.44	12.35	12.35	-
- Housing	5,736	5,736	6,282	6,167	6,695	6,695	16.72
- Education	1,975	1,975	2,157	2,273	2,473	2,473	25.22
- Others	6,426	6,426	8,476	9,200	9,796	9,796	52.44



Corporate Credit Amount wise (Rs in Cr)

DESCRIPTION	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
5 CRORE- 25 CRORE	9249	9249	10963	11649	13305	13305	43.85
25 CRORE- 100 CRORE	21874	21874	25328	26347	26141	26141	19.51
ABOVE 100 CRORE	68430	68430	76373	77911	76124	76124	11.24



Performance Highlights for the Half Year 2012-13



PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Priority Sector Advances	35,366	35,366	40,749	41,980	42,077	42,077	18.98
Agriculture	15,096	15,096	18,950	19,782	18,677	18,677	23.72
- Direct Agriculture	11,333	11,333	15,148	15,833	15,055	15,055	32.84
- Indirect Agriculture	3,763	3,763	3,802	3,949	3,622	3,622	-3.75
MSE	12,216	12,216	13,518	13,761	14,692	14,692	20.27



Performance Highlights for the Half Year 2012-13



Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
HOUSING LOAN	5736	5736	6282	6167	6695	6695	16.72%
EDUCATION LOAN	1975	1975	2157	2273	2473	2473	25.22%
CENT PERSONAL GOLD LOAN	176	176	319	409	468	468	165.91%
CENT SAHYOG LOAN AGAINST PROPERTY	~	~	200	317	485	485	--
i. Cent Mortgage	2451	2451	3372	3809	3997	3997	63.08%
ii. Cent Trade	1823	1823	2250	2263	2463	2463	35.11%
iii. Cent Rental	114	114	100	91	86	86	-24.56%
iv. Cent Swabhimaan	20	20	22	23	23	23	15.00%
v. Cent Swabhimaan Plus	47	47	61	66	69	69	46.81%
Others	1796	1796	2152	2222	2205	2205	22.77%
Grand Total	14138	14138	16915	17640	18964	18964	34.13%

FINANCIALS



Performance Highlights for the Half Year 2012-13



PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Gross Income	5,234	10,074	20,545	5,625	5,681	11,306	8.54
Gross Expenses	4,438	8,486	17,730	4,832	4,865	9,697	9.62
Operating Profit	796	1,588	2,815	793	816	1,609	2.51
Net Profit	244	525	533	336	330	666	35.25
NIM (%)	3.00	2.98	2.78	2.64	2.68	2.66	-
Net Interest Income	1,397	2,727	5,169	1,378	1,415	2,793	1.29
Non Interest Income	324	606	1395	322	353	675	8.95



Performance Highlights for the Half Year 2012-13



PROFIT

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Total Interest Income	4910	9468	19150	5303	5328	10631	8.51
Total Interest Expenses	3513	6741	13981	3925	3913	7838	11.39
Interest Spread (NII) (1-2)	1397	2727	5169	1378	1415	2793	1.29
Non Interest Income	324	606	1395	322	353	675	8.95
Operating Expenditure	925	1745	3749	907	952	1859	2.92
Operating Profit	796	1588	2815	793	816	1609	2.51
Total Provisions	552	1063	2282	457	486	943	(11.96)
Net Profit	244	525	533	336	330	666	35.25



Performance Highlights for the Half Year 2012-13



PROFIT FROM CORE OPERATIONS

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Net Profit	244	525	533	336	330	666	35.25
Treasury Trading Profit	45	149	320	102	70	172	55.55
Depreciation/ Provision on Investment	74	182	151	(39)	(69)	(108)	-193.24
Core Net Profit	273	558	364	195	191	386	-30.03
Operating Profit	796	1,588	2,815	793	816	1,609	2.51
Treasury Trading Profit	45	149	320	102	70	172	55.55
Core Operating Profit	751	1,439	2495	691	746	1437	-0.67



Performance Highlights for the Half Year 2012-13



PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13
Yield on Advances	11.82	11.59	11.36	11.16	11.09	11.13
Yield on Investments	7.28	7.06	7.53	7.56	7.50	7.59
Cost of Deposits	7.22	7.02	7.20	7.47	7.39	7.43
Cost of Funds	7.23	7.00	7.28	7.61	7.44	7.53
Cost to Income Ratio	53.70	52.34	57.11	53.36	53.22	53.30
Non-Interest Income/ Total Income	6.19	6.01	6.78	5.72	6.11	5.97
Interest Income to AWF	9.35	9.23	9.22	9.57	9.35	9.46
Non Int. Income to AWF	0.62	0.59	0.67	0.58	0.62	0.60
Operating Profits to AWF	1.43	1.55	1.36	1.43	1.43	1.43



Performance Highlights for the Half Year 2012-13



BREAK- UP : INCOME

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Interest on Advances	3618	7142	14421	4168	4156	8324	14.87
Interest on Investments	1088	2098	4347	1123	1163	2286	6.89
Other Interest Income	204	228	382	12	9	21	-95.59
Total Interest Income	4910	9468	19150	5303	5328	10631	8.51



Performance Highlights for the Half Year 2012-13



BREAK UP : NON INTEREST INCOME (Rs in crore)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Non Interest Income	324	606	1395	322	353	675	8.95
Of which:							
Profit on sale of investments	45	149	320	102	70	172	55.56
Commission/ Exchange	144	278	664	173	206	379	43.05
Recovery in written off a/cs	51	68	149	28	71	99	39.21
Others	84	111	262	19	6	25	-92.86
Total Income	5234	10074	20545	5625	5681	11306	8.54



Performance Highlights for the Half Year 2012-13



BREAK-UP : EXPENDITURE

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Interest on deposits	3299	6235	12996	3615	3641	7255	10.36
Interest on Sub-ordinated debts	127	254	523	139	142	281	11.81
Interest on borrowings/refinance	87	252	462	171	130	302	49.42
Total interest Expenses	3513	6741	13981	3925	3913	7838	11.39
Operating Expenditure:							
I. Establishment	647	1235	2506	641	620	1261	-4.17
III. Other Optg. Expenditure	278	510	1243	266	332	598	19.42
Total optg. Expenditure	925	1745	3749	907	952	1859	2.91
Gross Expenses	4438	8486	17730	4832	4865	9697	9.62



Performance Highlights for the Half Year 2012-13



KEY PERFORMANCE INDICATORS

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13
Return on Average Assets (%)	0.46	0.51	0.26	0.61	0.58	0.59
Earnings per Share (Rs.)	3.21	7.08	5.95	3.97	3.88	7.85



Performance Highlights for the Half Year 2012-13



INVESTMENTS : CLASSIFICATION (Rs IN CRORE)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
SLR	55124	55124	50978	51213	55916	55916	1.44
Non-SLR	8112	8112	8599	8538	9002	9002	10.97
Total	63236	63236	59577	59751	64918	64918	2.66
Held For Trading	212	212	158	40	187	187	-12.26
Available For Sale	17358	17358	17534	13428	13740	13740	-20.84
Held To Maturity	45666	45666	41885	46283	50992	50992	11.66
M.DURATION	4.21	4.21	4.34	4.34	4.30	4.30	-

ASSET QUALITY & CAPITAL STRUCTURE



Performance Highlights for the Half Year 2012-13



STRESSED ASSET MOVEMENT (Rs. in crore)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Gross NPAs: Opening on 1 st April	2883	2394	2394	7273	7510	7273	160.49
Add: Slippages	1244	1842	6849	1429	1783	3212	43.33
Less: Deductions							
1. Write Off	1	2	226	287	252	539	
2. Upgradation	62	88	587	586	158	744	154.84
3. Recoveries	150	224	754	294	329	623	119.33
4. Recovery by adjustment of credit balance in Nominal A/c	0	0	0	25	47	72	
Diff in URI	74	82	403	0	0	0	
Gross NPAs	3840	3840	7273	7510	8507	8507	121.53
Gross Credit	130468	130468	150725	154244	153601	153601	17.73
Gross NPA as % of Gross Advances	2.94	2.94	4.83	4.87	5.54	5.54	



Performance Highlights for the Half Year 2012-13



STRESSED ASSET MOVEMENT (Rs. IN CRORE)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Net Advances	128235	128235	147513	150952	150069	150069	17.03
Net NPA	1755	1755	4557	4853	5696	5696	225
Net NPA as % of Net Advances	1.37	1.37	3.09	3.22	3.80	3.80	



Performance Highlights for the Half Year 2012-13



SIZE WISE NPA

EXPOSURE	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
UPTO 1 LAKH	373	373	423	492	817	817	119.03
1 Lakh- 10 Lakh	1227	1227	1509	1245	1551	1551	26.41
10 Lakh- 1 Crore	554	554	681	618	753	753	35.92
Above 1 crore	1686	1686	4660	5155	5386	5386	219.45
Total	3840	3840	7273	7510	8507	8507	121.51



Performance Highlights for the Half Year 2012-13



SECTOR- WISE NPA

SECTOR	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
POWER- GENERATION	230	230	462	700	517	517	124.78
POWER- DISTRIBUTION	-	-	-	-	-	-	-
AVIATION	25	25	391	391	455	455	1720.00
INFRASTRUCTURE	316	316	592	807	863	863	173.10
CONSTRUCTION	26	26	49	19	73	73	180.76
TEXTILES	247	247	433	200	131	131	-46.96
TELECOM	33	33	64	70	95	95	187.88
OTHERS	2963	2963	5282	5323	6373	6373	115.09
TOTAL	3840	3840	7273	7510	8507	8507	121.51



Performance Highlights for the Half Year 2012-13



NPA IN PRIORITY SECTOR ADVANCES (RS IN CR)

PRIORITY SECTOR ADVANCES	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
AGRICULTURE	522	522	926	777	1282	1282	145.59
MSE	1037	1037	1595	1460	1555	1555	49.95
OTHER PRIORITY SECTOR	187	187	298	324	194	194	3.74
TOTAL PRIORITY SECTOR	1746	1746	2819	2561	3031	3031	73.60



Performance Highlights for the Half Year 2012-13



NPA IN RETAIL CREDIT										RS. IN CRORE		
TYPE	Q2 11-12 & HY1-11-12			FY 11-12			Q1 12-13			Q2 12-13 & HY1-12-13		
	O/S AMT	NPA AMT	NPA %	O/S AMT	NPA AMT	NPA %	O/S AMT	NPA AMT	NPA %	O/S AMT	NPA AMT	NPA %
Secured (Mortgage)	11153	452	4.05	13344	693	5.19	13788	717	5.2	14599	648	4.44
Housing Loan	5736	307	5.35	6282	381	6.06	6167	383	6.21	6695	349	5.21
Mortgage Loan	2451	62	2.53	3372	86	2.55	3809	100	2.63	3997	98	2.45
Secured without Mortgage	819	27	3.3	980	41	4.18	1082	47	4.34	1268	42	3.31
Unsecured	2166	131	6.05	2591	201	7.76	2770	240	8.66	3097	217	7.01
Grand Total	14138	610	4.31	16915	935	5.53	17640	1004	5.69	18964	907	4.78
% of Secured Advances	85			85			84			84		



Performance Highlights for the Half Year 2012-13



STRESSED ASSET DETAILS (Rs.IN CRORE)

PARAMETERS	Q2 12	HY1 12	FY12	Q1 13	Q2 13	HY1 13	Y-O-Y Q212-O- Q213
Gross Advances	130468	130468	150725	154244	153601	153601	17.73
Standard	126628	126628	143452	146734	145094	145094	14.58
Sub-Standard	1635	1635	4736	5220	6098	6098	272.97
Doubtful	2022	2022	2498	2214	2369	2369	17.16
Loss	183	183	39	76	40	40	-78.14
Provisions for NPA	2085	2085	2717	382	2811	2811	34.82
Provision Coverage Ratio (%)	56.78	56.78	40.62	40.76	39.86	39.86	



Performance Highlights for the Half Year 2012-13



Exposure to Infrastructure

TYPE OF INFRASTRUCTURE	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
Road	2568	2568	2942	3252	3362	3362	30.92
% of Road to Total Infrastructure	8.80	8.80	9.43	9.90	9.86	9.86	
Port	1002	1002	1044	978	985	985	-1.70
% of Port to Total Infrastructure	3.43	3.43	3.35	2.98	2.89	2.89	
Air-Port	938	938	879	1064	1087	1087	15.88
% of Air-Port to Total Infrastructure	3.21	3.21	2.82	3.24	3.19	3.19	
SUB-TOTAL (Road/Port/Air-Port)	4508	4508	4865	5294	5435	5435	20.56
% of Road/Port/Air Port to Total Infrastructure	15.44	15.44	15.60	16.12	15.94	15.94	

Continued on next slide



Performance Highlights for the Half Year 2012-13



Exposure to Infrastructure (continued from previous slide)

TYPE OF INFRASTRUCTURE	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13	Y-O-Y Q2-12 -O- Q2-13
POWER	19350	19350	21432	22122	23124	23124	19.50
% of Power Sector to Total Infrastructure	66.28	66.28	68.72	67.37	67.82	67.82	
Telecommunication	2672	2672	2268	2597	2640	2640	-1.20
% of Telecommunication to Total Infrastructure	9.15	9.15	7.27	7.91	7.74	7.74	
Other Infrastructure	2663	2663	2622	2822	2895	2895	8.71
% other Infrastructure to Total Infrastructre	9.12	9.12	8.41	8.59	8.49	8.49	
TOTAL INFRASTRUCTURE	29193	29193	31187	32835	34093	34093	16.78
% of Total Infrastructure to Total Loans	22.37	22.37	20.69	21.25	22.19	22.19	
Total loans	130468	130468	150725	154497	153601	153601	17.92



Performance Highlights for the Half Year 2012-13



EXPOSURE TO CAPITAL MARKET

CAPITAL MARKET	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 13	Y-O-Y Q2-12 -O-Q2-13
OUTSTANDING	2559	2559	2187	1144	1675	1675	-34.54

EXPOSURE TO NBFC

NBFC	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 13	Y-O-Y Q2-12 -O-Q2-13
MFI	722	722	687	661	573	573	-20.60
HFC	2059	2059	4619	4513	2313	2313	12.34
OTHERS	10739	10739	12903	13055	12021	12021	11.94
TOTAL	13520	13520	18210	18230	14908	14908	10.27

EXPOSURE TO COMMERCIAL REAL ESTATE

COMMERCIAL REAL ESTATE	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 13	Y-O-Y Q2-12 -O-Q2-13
DEVELOPERS	5253	5253	5273	5364	4983	4983	-5.14
LEASE RENTALS	574	574	829	624	1273	1273	121.78
TOTAL	5827	5827	6102	5988	6256	6256	7.36



Performance Highlights for the Half Year 2012-13



RESTRUCTURED ASSETS (Rs IN CRORES)

SR. NO.	DETAILS OF RESTRUCTURED ACCOUNTS	No of ACCOUNTS	AMOUNT (Rs in crore)
1	Total Restructured Assets as on 30.09.2012	30565	21199
2	Out of which incremental increase in Q2-FY 2012-13	427	1049
3	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 30.09.2012)		13.78%
4	- Of which Slippage into NPA	3352	1903
5	Restructured Loans that slipped into NPA during Q2 FY2012-13	0	0



Performance Highlights for the Half Year 2012-13



RESTRUCTURED ASSETS (Rs IN CRORES)

Standard Restructured	Total Standard Restructured (Rs. in crore)		Of which slipped to NPA (Rs in crore)
	A/C	Amount	Amount
A/C Restructured in FY 08-09	34860	1802	0
A/C Restructured in FY 09-10	4407	3060	226
A/C Restructured in FY 10-11	5568	500	240
A/C Restructured in FY 11-12	3534	11654	1496
A/C Restructured in Q1-12-13	28	2674	0
A/C Restructured in Q2-12-13	427	1049	0
Total Restructured Outstanding as on 30.09.2012	30565	21199	1903



Performance Highlights for the Half Year 2012-13



RESTRUCTURED ASSETS UNDER CDR (Rs IN CRORES)

POSITION AS ON	A/C	Amount
SEPTEMBER-2011	20	979
MARCH-2012	28	2556
SEPTEMBER-2012	41	3656
OUT OF WHICH RECOVERY (Y-O-Y)	15	142



Performance Highlights for the Half Year 2012-13



SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30TH SEPTEMBER 2012

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
1	POWER	9812	48.23
2	AVIATION	1755	8.62
3	INFRASTRUCTURE	1385	6.81
4	TELECOMMUNICATION	1013	4.98
5	IRON AND STEEL	990	4.86
6	TEXTILE	692	3.40
7	AGRICULTURE	494	2.43
8	OTHER SERVICES	471	2.31
9	ENGINEERING	450	2.21
10	CRE	420	2.06

To BE CONTINUED IN NEXT SLIDE



Performance Highlights for the Half Year 2012-13



SECTOR WISE RESTRUCTURED ACCOUNTS AS ON 30TH SEPTEMBER 2012 (contd....)

SR NO	NAME OF SECTOR	AMOUNT (Rs in Cr)	% TO TOTAL RESTRUCTURED ADVANCES
		CRORES	%
11	OTHER INDUSTRIES	394	1.94
12	CEMENT	323	1.59
13	HARDWARE	303	1.49
14	OIL AND PETROLIUM	279	1.37
15	SHIPPING	254	1.25
16	EDIBLE OIL	236	1.16
17	SMALL AND MEDIUM ENTERPRISES	223	1.10
18	PHARMACEUTICAL	218	1.07
19	MICRO FINANCE	188	0.92
20	CHEMICAL	138	0.68
21	MISC SECTORS	308	1.51
	TOTAL	20346	100



Performance Highlights for the Half Year 2012-13

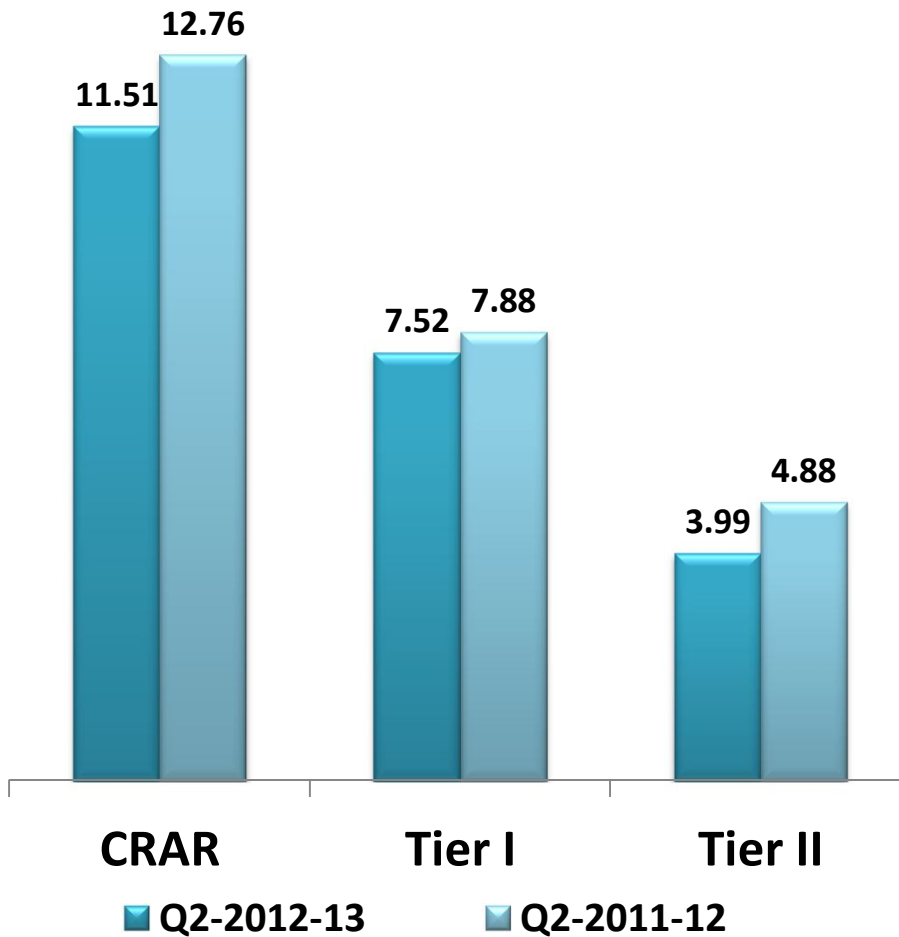


PROVISION (Rs IN CRORES)

PARAMETERS	Q2 11-12	HY1 11-12	FY 11-12	Q1 12-13	Q2 12-13	HY1 12-13
For NPAs (including Restructured Assets)	392	655	1962	382	492	874
On Standard Assets	(11)	(9)	54	9	0	9
Provisions on Investments	74	182	151	(39)	(69)	(108)
Tax	122	240	113	104	59	163
Others	(25)	(5)	2	1	4	5
Total Provision & Contingency	552	1063	2282	457	486	943



CAPITAL ADEQUACY (%)



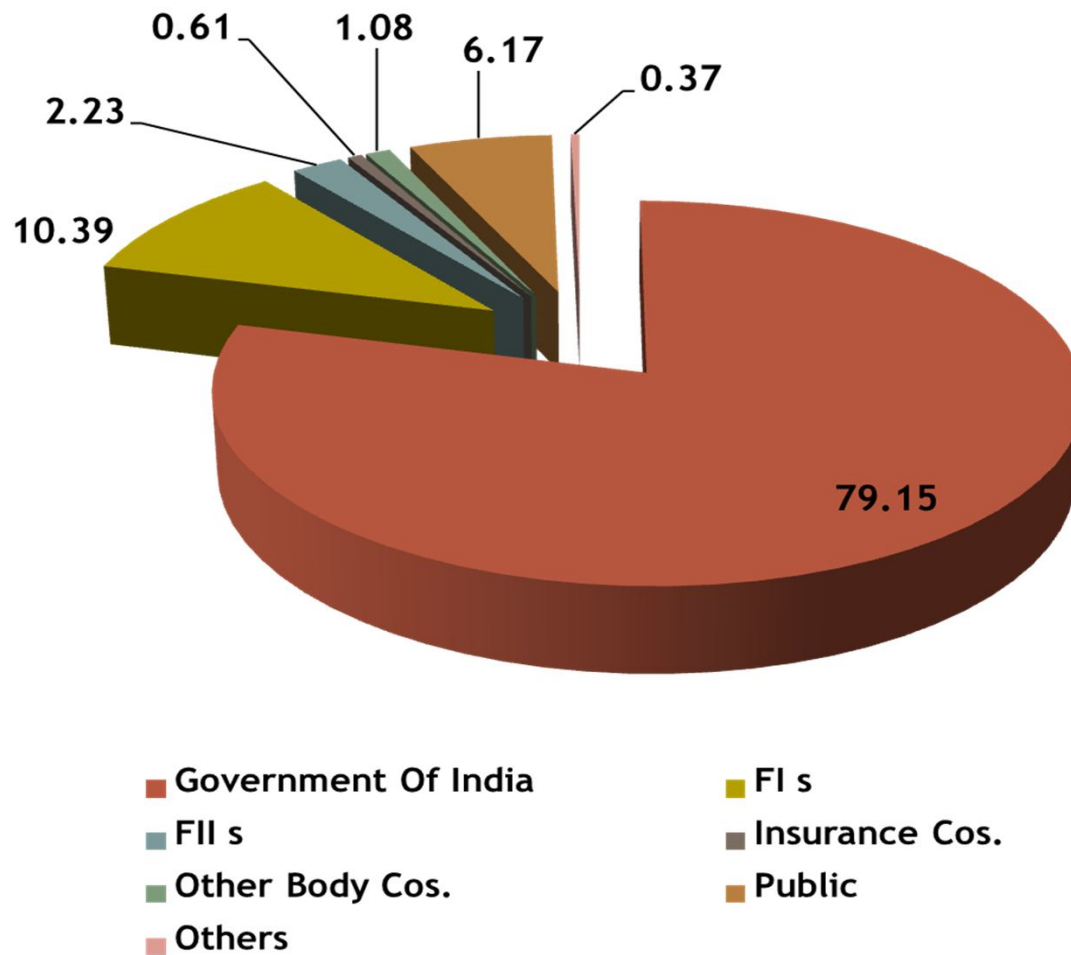
	HY 12-13	HY 11-12	Q1-FY 12-13
BASEL I			
CRAR	11.31	12.24	11.32
Tier I	7.36	7.54	7.19
Tier II	3.95	4.70	4.13
BASEL II			
CRAR	11.51	12.76	11.58
Tier I	7.52	7.88	7.38
Tier II	3.99	4.88	4.20



Performance Highlights for the Half Year 2012-13



Shareholding Pattern - 30th Sept'2012



Government Of India	79.15
FI s	10.39
FII s	2.23
Insurance Cos.	0.61
Other Body Cos.	1.08
Public	6.17
Others	0.37



Performance Highlights for the Half Year 2012-13



AWARDS AND ACCOLADES

- Our Bank has been awarded with the “**Best Bankers’ Award-2012**” by The Sunday Standard (The New Indian Express Group).
- Our Bank has been awarded with prestigious GOLD award (highest independent honour in India) for “**INNOVATIVE URBAN FINANCIAL INCLUSION IMPLEMENTATION MODEL**” in the 30th SKOCH SUMMIT organized at New Delhi.
- Our Bank has been awarded with prestigious ‘**GOLDEN PEACOCK HR EXCELLENCE AWARD**’ for the year 2012 instituted by Institute of Directors. This award has been bestowed on the Bank for achieving overall effectiveness in its HR and People Management practices, thereby contributing to the needs of the businesses, profession, employees, Industry and the Nation.
- Bank is 4th most Trusted Brand among PSU Banks and 14th among top 50 Service Brands as per Economic Times Brand Equity -Most Trusted Brands, 2012 .



Performance Highlights for the Half Year 2012-13



INITIATIVES

- Appointed Chief Customer Service Officer exclusively for redressal of customer complaints.
- Started service called **Missed Call Alerts** for its CASA customers, whereby customers can get detail of balance and last three transactions free of cost.
- The customer Grievances Redressal Mechanism has been made fully online for quick disposal of grievances
- Arranging Recovery Camps all across for OTS/Upgradation.
- Recovery through outside Recovery Agents/ Enforcement Agents.
- Extensive use of SARFESI Act for maximum recovery in cases where securities are available.
- Web Portal has been Established for monitoring DRT cases.
- Launched Festival Bonanza for various retail products.
- Introduced new retail loan product “CENT COMBO” .
- Introduced new variant of Saving Account -“CENT PREMIUM”.



Performance Highlights for the Half Year 2012-13



INITIATIVES (contd..)

- An automated loan appraisal and monitoring software called CLASS for speedy disposal of retail, corporate and agriculture loans has been made operational.
- Introduction of new Recurring Deposit schemes-CENT LAKHPATI RDS and CENT SWA SHAKTI FLEXI RDS.
- Launched new variants of Debit and Credit cards with special features
- Collected Rs 100 crore LIC premium during half year, stood 1st among all LIC channel partners.
- Opened 1131 ULTRA SMALL BRANCHES, 62 Full fledged Branches and upgraded 9 extension counters to full fledged Branches on 131st Birth Anniversary of our founder Sir Sorabji Pochkhanawala .
- Biometric smart Card Based FI implemented in 373 districts.
- Cent prosperity – special scheme for minorities with CGTMSE coverage and concessional rate of Interest.

