FINANCIAL RESULTS FOR HALFYEAR/QUARTER ENDED SEPTEMBER 2013

HIGHLIGHTS OF Q2 - FY2013-14:

Parameters	Growth	%age Growth (YoY)
Global Deposits	↑	29.93%
Global Advances	↑	29.36%
CASA Deposits	↑	13.85%
Domestic CD Ratio	↑	72.26
Operating Profit	↑	13.43%
Net Profit	↑	105.96%
Net Interest Income	↑	15.07%
Non-Interest Income	↑	23.04%

Gross NPA Ratio ↓ 2.93%

Net NPA Ratio ↓ 1.85%

Provision Coverage Ratio ↑ 63.29%

PROFITABILITY (Q2 OF 2013-14):

- **Operating Profit** improves from Rs. 1,854 Crore in September-12 to Rs.2,103Crore in September-13 **(Growth: 13.43%)**
- **Net Profit** improves from Rs. 302 Crore in September-12 to Rs. 622 Crore in September-13 **(Growth: 105.96%)**
- **Net Interest Income** improves from Rs. 2,196 Crore in September-12 to Rs.2,527 Crore in September-13 **(Growth: 15.07%)**
- **Non-Interest Income** improves from Rs. 894 Crore in September-12 to Rs.1,100 Crore in September-13 **(Growth: 23.04%)**

PROFITABILITY (HY OF 2013-14):

- **Operating Profit** improves from Rs. 3,528 Crore in September-12 to Rs.4,283Crore in September-13 **(Growth: 21.40%)**

- **Net Profit** improves from Rs. 1,189 Crore in September-12 to Rs. 1,586 Crore in September-13 **(Growth: 33.39%)**

- **Net Interest Income** improves from Rs. 4,240 Crore in September-12 to Rs.5,064 Crore in September-13 **(Growth: 19.43%)**

- **Non-Interest Income** improves from Rs. 1,734 Crore in September-12 to Rs.2,281Crore in September-13 **(Growth: 31.54%)**

Global Business

- **Global Business** increased from Rs.5,93,073crore in September-12 to Rs. 6,74,808 crore in March 2013 (13.78%) and to Rs.7,69,105crore inSeptember-13.(13.97% over Mar'13&YoY is 29.68%).

- **Global Deposits** increased from Rs. 3,32,694crore in September-12 to Rs.381840 crore in March-13 (14.77%) and to Rs.4,32,282 crore in September-13. (13.21% over Mar-13 &YoY is 29.93%).

- **Global Advances** increased from Rs. 2,60,379crore in September-12 to Rs. 292968 crore in March-13 (12.52%) and to Rs.3,36,823 crore in September-13. (14.97% over Mar-13 &YoY is 29.36%).

Domestic Business

- **Domestic Business** increased from Rs. 4,47,271 crore in September-12 to Rs.4,98,103 crore in March-13 (11.36%) and to Rs.5,55,007 crore in September-13. (11.42% over Mar-13 &YoY is 24.09%).

- **Domestic Deposits** increased from Rs. 2,64,745crore in September-12 to Rs.2,94,067 crore in March-13 (11.08%) and to Rs.3,22,193 crore in September-13. (9.56% over Mar-13 &YoY is 21.70%).

- **Domestic Advances** increased from Rs. 1,82,526 crore in September-12 to Rs.2,04,036crore in Mar-13.(11.78%)and to Rs.2,32,815 crore (14.10% over Mar-13 &YoY is 27.55%)

International Business

- **International Business** increased from Rs. 1,45,802 crore in September-12 to Rs.1,76,705 crore in March-13 (21.20%) and to Rs.2,14,098 crore in September-13. (21.16% over Mar-13 &YoY is 46.84%).
- **International Deposits** increased from Rs. 67,949 crore in September-12 to Rs.87,773 crore in March-13 (29.17%) and to Rs.110,089 crore in September-13. (25.43% over Mar-13 &YoY is 62.02%).
- **International Advances** increased from Rs. 77,853 crore in September-12 to Rs.88,932 crore in March-13 (14.23%) and to Rs.104,009 crore in September-13. (16.95% over Mar-13 &YoY is 33.60%).

CASA

- **CASA Deposits** increased from Rs.84,170crore in September-12 to Rs.93,800 crore in March-13 (11.44%) and to Rs.95,828 crore in Septermber-13. (2.16% over Mar-13 &YoY is 13.85%).
- **Savings Deposits** increased from Rs.70,979 crore in September-12 to Rs.77,031crore in March-13 (8.53%) and to Rs.80,283 crore in September-13 (4.22% over Mar-13 &YoY is 13.11%)
- **Current Deposits** increased from Rs.13,191 in September-12 to Rs.16,769 crore in March-13 (27.12%) and to Rs. 15,545crore in September-13 (-7.30% over Mar-13 &YoY is 17.84%).

CD Ratio

CD Ratio	Sep-12	Mar-13	Sep-13
Global	78.26	76.73	77.92
Domestic	68.94	69.38	72.26
International	114.57	101.32	94.48

Asset Quality

- Gross NPA ratio improves from 3.04% in June-13 to 2.93% in September-13(3.42% in September-12)
- Net NPA ratio improves from 2.10% in June-13 to 1.85%in September-13 (2.04% in September-12)
- Provision Coverage Ratio improves from 60.96% in September-12 to 63.29% in September-13.

Capital Adequacy Ratio

- Capital Adequacy Ratio of the Bank under Basel II is 11.30%* as on September 30, 2013.
- Tier I CRAR is 8.13%*as on September 30, 2013.
- Tier II CRAR is 3.17%* as on September 30, 2013.
- Capital Adequacy Ratio of the Bank under Basel III is 10.77% as on September 30, 2013.

* (including Additional Capital Infusion of Rs.1000 crore approved by GOI).

Branch Network(Domestic):

- As of September 30th2013, Bank's distribution network at 4479 Branches and 2905 ATMs, with increase of 187 Branches and 772 ATMs over 4292 Branches and 2133 ATMs as of March 31st 2013.

Important Ratios

- Global NIM improves from 2.35% in September-12 to 2.39% in September-13,Domestic NIM improves from 2.70% in September-12 to 2.93%in September-13.
- Return on Assets (ROA) improves from 0.58% in September-12 to 0.63% in September-13.
- Cost to Income ratio is 41.69% in September-13.
- Business per Employee increased from Rs.13.68 crore in September-12 to Rs.17.47 crore in September-13 and Business per Branch improved from Rs.143.22 crore in September-12 to Rs.170.61 crore in September-13.
- Cost of Deposit brought down from 6.02% in September-12 to 5.71% in September-13.

Awards& Accolades

- Bank has been awarded as “The Best Bank for excellence in AADHAR related UIDAI programme of Government of India at the hands of Prime Minister at DODU village near Jaipur in Rajasthan”.
- Bank has been awarded the ‘Outlook Money Award 2012’ for “Best Education Loan” provider.
- Bank has been rated by Economic Times as the “Second Most Trusted Brand in India” among the PSU banks.
- Bank has been ranked Second by Ministry of MSME, New Delhi based on its performance in lending to Micro Enterprises.
- Bank has received “Best Banker” award at the India SME excellence Awards-2013, for exemplary contribution in Banking Sector.
- Bank received the Certificate of Excellence for IT Security implementation – STARTOKEN Next generation Two Factor Authentication, from eIndia.
- Bank’s In-house Journal ‘Taarangan’ has been conferred with award for Brand Excellence by Asian Confederation of Business during 3rd Asian Leadership Awards 2013 held at Dubai on 24th September 2013.

Way Forward

Our Motto “PERFORM TO POTENTIAL”

1. Emphasis on CASA growth.
2. Expansion of SME, Retail and Rural Business.
3. Focus on Credit Monitoring and Recovery in NPA.
4. Inclusive Growth through Financial Inclusion.
5. Progress on Alternate Delivery Channels for better Customer Satisfaction.
6. Focused attention on Human Resources.

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