



INVESTOR PRESENTATION – JUNE 2014

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CUB

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

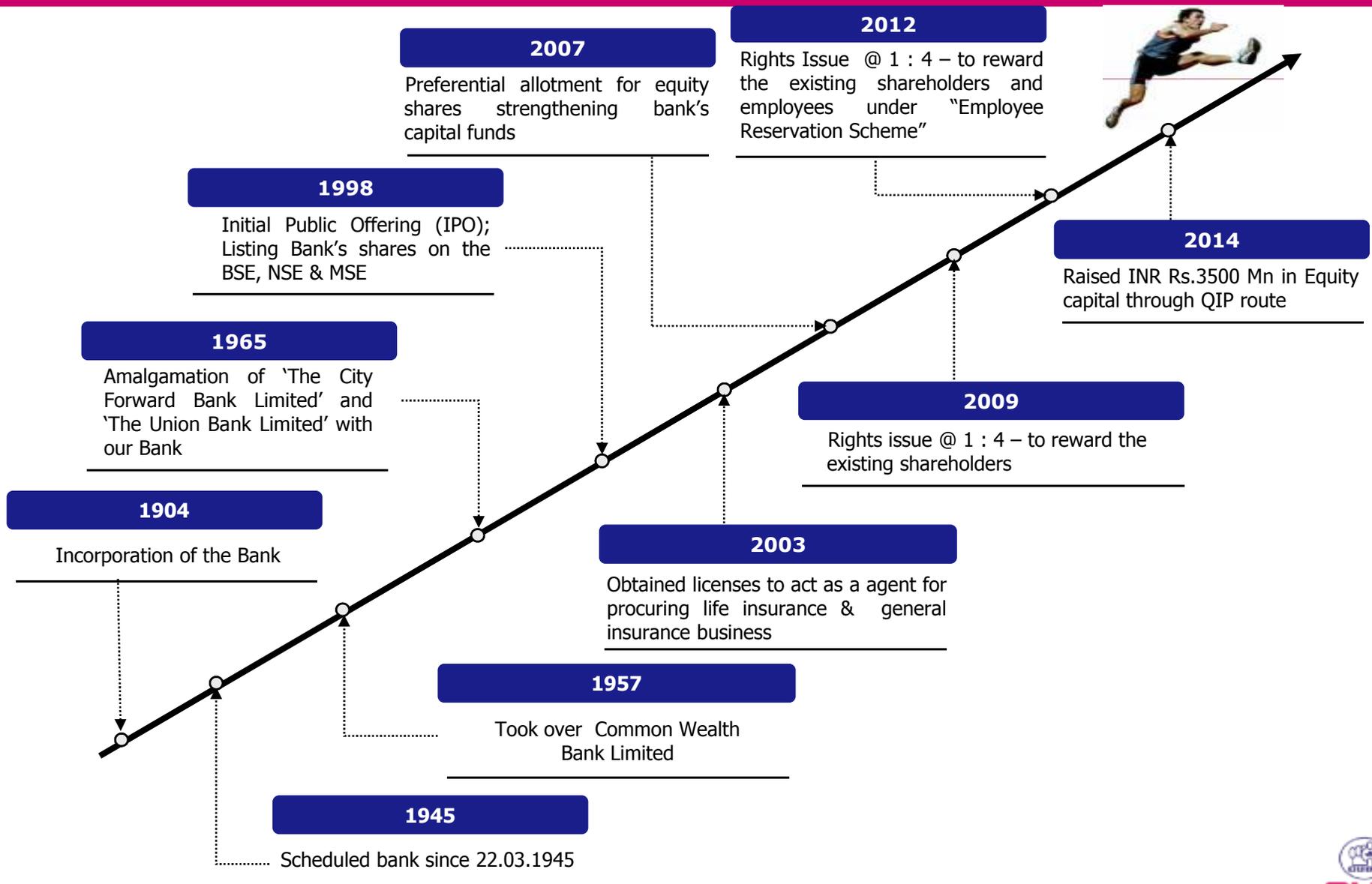
Purely retail Liability Franchise

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

Consistently growing at 20%+ growth rate

Consistent Return with Superior ROA, ROE

Key milestones





CUB

2. QUALIFIED INSTITUTIONAL PLACEMENT

QUALIFIED INSTITUTIONAL PLACEMENT

- ✓ In July 2014, we have successfully completed raising of Rs.3500 Mn in Equity Capital through QIP Issue.
- ✓ Board given approval for QIP issue to the tune of Rs.3500 Mn on 29.07.2013 & subsequently the same has been approved in Shareholders meeting held on 30.08.2013.
- ✓ QIP Issue opened on 14th July 2014 and closed on 15th July 2014
- ✓ Floor price of the issue – Rs.75.05 per equity share
- ✓ The issue was oversubscribed by 3.38 times and the total Bids received – Rs.11814 Mn
- ✓ Out of Rs.11814 Mn total bids received, FII applied – Rs.7664 Mn and DII – Rs.4150 Mn
- ✓ “Edelweiss Financial Services Limited” was appointed as “Sole Global Co-ordinator and Book Running Lead Manager” for the issue.
- ✓ “Ambit Corporate Finance Pvt Ltd.”, “Axis Capital Ltd.”, “ICICI Securities Ltd.”, “Kotak Mahindra Capital Company Ltd.” and “Spark Capital Advisors (India) Pvt Ltd.” acted as “Book Running Lead Managers”.

QUALIFIED INSTITUTIONAL PLACEMENT

- ✓ On 22.07.2014, the QIP Management Committee allotted Rs.350 crs comprising Rs.115 crs to FII and Rs.235 crs to DII as per the list of investors given below:

SL. NO.	NAME OF THE INVESTOR	SL. NO.	NAME OF THE INVESTOR
1	NT ASIAN DISCOVERY MASTER FUND	11	AMANSA CAPITAL PTE LIMITED A/C
2	TATA AIA LIFE INSURANCE CO LIMITED	12	ICICI PRUDENTIAL BALANCED FUND
3	FAERING CAPITAL INDIA EVOLVING FUND	13	ICICI PRU BANKING & FINANCIAL SERVICES FUND
4	ADITYA BIRLA PRIVATE EQUITY FUND	14	ICICI PRUDENTIAL GROWTH FUND
5	TVS SHRIRAM GROWTH FUND	15	ICICI PRUDENTIAL MIDCAP FUND
6	BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD	16	ICICI PRUDENTIAL TAX PLAN
7	BANK MUSCAT – A/C BANK MUSCAT INDIA FUND	17	ICICI PRUDENTIAL CHILD CARE PLAN
8	LAVENDER INVESTMENTS LIMITED	18	ICICI PRUDENTIAL VALUE FUND – SERIES I
9	NOMURA SINGAPORE LIMITED	19	ICICI PRUDENTIAL VALUE FUND – SERIES II
10	HDFC STANDARD LIFE INSURANCE COMPANY LTD	20	ADITYA BIRLA PRIVATE EQUITY SUNRISE FUND



3. Q1 FY 2015 – PERFORMANCE HIGHLIGHTS

Q1 FY 2015 Performance – A snapshot

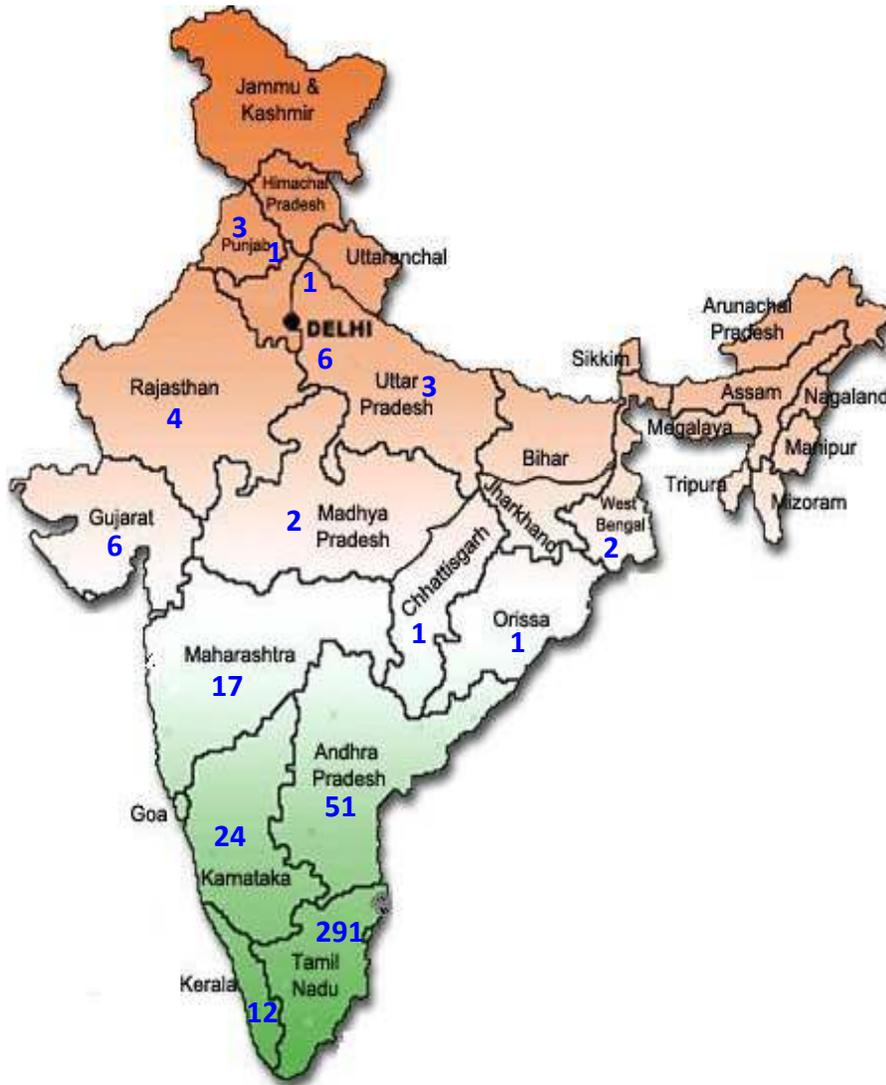
- ✓ Deposits increased by 9% from Rs.205 Bn to Rs.224 Bn Y-o-Y
- ✓ Advances registered a growth of 5% from Rs.154 Bn to Rs.162 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 7% from Rs.1616 Mn to Rs.1727 Mn Y-o-Y
- ✓ Net Profit increased by 10% from Rs.903 Mn to Rs.995 Mn Y-o-Y
- ✓ Profitability and efficiency ratios – at par with the best in industry:
 - Return on Assets - 1.58%
 - Net Interest Margin - 3.32%
 - Return on Equity - 19.40%
 - Earnings per share - Rs.1.83
- ✓ Gross NPA – 1.91% and Net NPA – 1.28%
- ✓ Provision Coverage Ratio – 61.11%
- ✓ CRAR – 14.51% (Basel III) of which core CRAR – 14.00%.



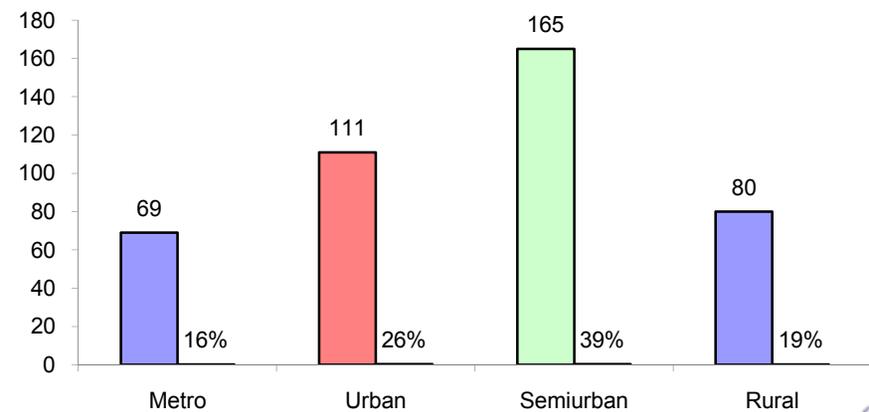
4. Branch Network

Strong presence in the South

✓ A network of 425 branches of which 378 branches are located in South India and 291 in Tamil Nadu alone



State	No. of Branches	% of Business
Tamilnadu	291	73
Andhra Pradesh	51	9
Karnataka	24	5
Maharashtra	17	5
Kerala	12	2
Gujarat	6	2
Others	24	4
Total	425	

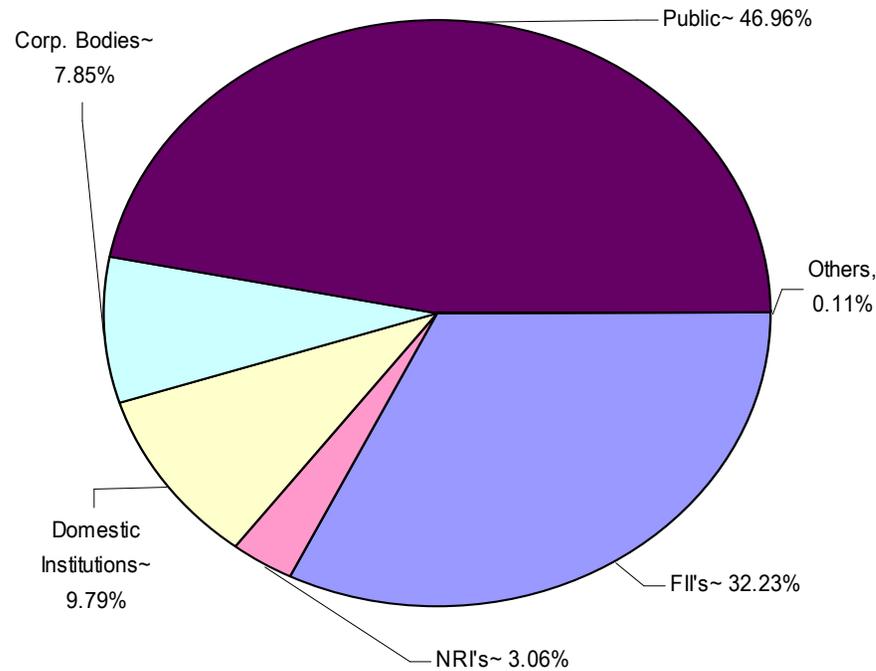




5. Ownership Pattern

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

Limit on FII ownership increased to 35%

A well diversified investor base

Major Institutional Shareholders as on 30 June 2014

Shareholders	% of holding
GKFF Ventures	4.33
Lavender Investments Ltd	4.18
LIC of India	3.99
Equinox Partners L P	3.06
Wasatch Core Growth Fund	2.01
Acacia Partners	1.99
Emblem	1.74
Regal Investment and Trading Co. Pvt. Ltd	1.62
Amansa Capital PTE Ltd.	1.13
Somerset Emerging Markets Small Cap Fund	1.09

Major Institutional Shareholders after QIP Issue

Major Institutional Shareholders after QIP issue – Position as on 01.08.2014

Shareholders	% of holding
Lavender Investments Ltd	4.01
GKFF Ventures	3.99
LIC of India	3.68
Equinox Partners L P	2.81
Wasatch Core Growth Fund	1.85
Acacia Partners	1.83
Amansa Capital Pte Limited	1.81
NT Asian Discovery Master Fund	1.63
Emblem	1.60
Regal Investment and Trading Co. Pvt. Ltd	1.28
Bank Muscat India Fund	1.27
Fearing Capital India Evolving Fund	1.13
Somerset Emerging Markets Small Cap Fund	1.12



6. 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 Former CMD of a PSU 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

A well experienced and strong Board

(1/2)

	Name	Profile
	Mr. S. Balasubramanian, Chairman (Non-Executive)	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, MD & CEO	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.
	Mr. Kantha Kumar, 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.
	Mr. R.G. Chandramogan, 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 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.
	Mr. T.K. Ramkumar, 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.

A well experienced and strong Board

(2/2)

	Name	Profile
	Justice (Retd.) S.R. Singaravelu, 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, Director	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).
	Dr. Veezhinathan Kamakoti, 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.
	Mr. S. Mahalingam, Director	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.
	Mr. R. Mohan, Director	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 May 31, 2014. Mr. R. Mohan has been appointed to our Board under the majority sector of Banking, Agriculture and Small Scale Industry.

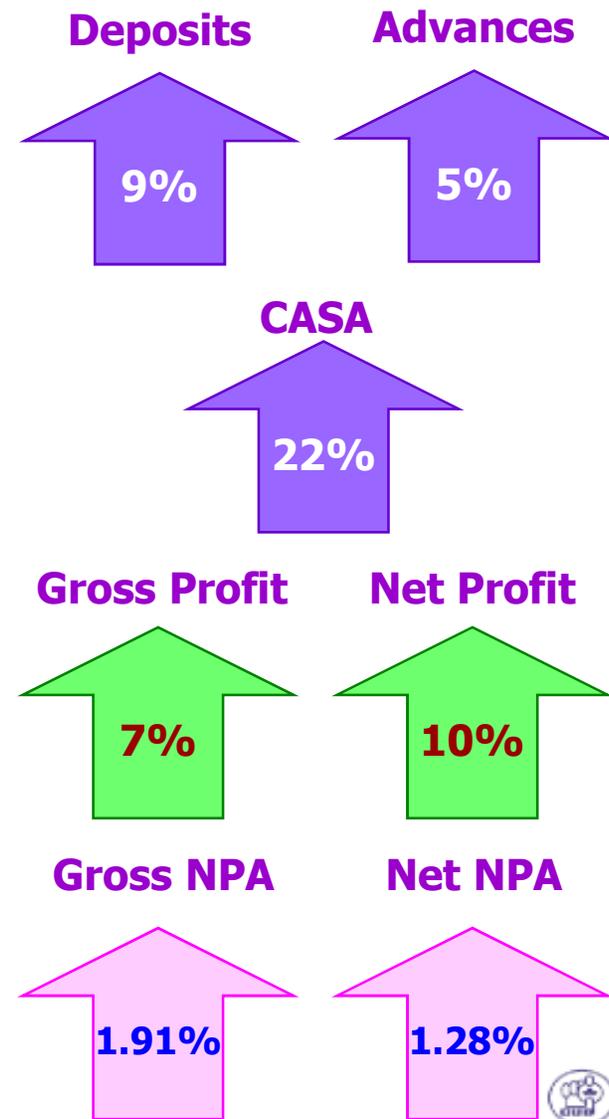


6. Financial Performance and Business Profile

Q1 FY 2015 Performance – A snapshot

HIGHLIGHTS FOR THE QUARTER ENDED 30th JUNE 2014

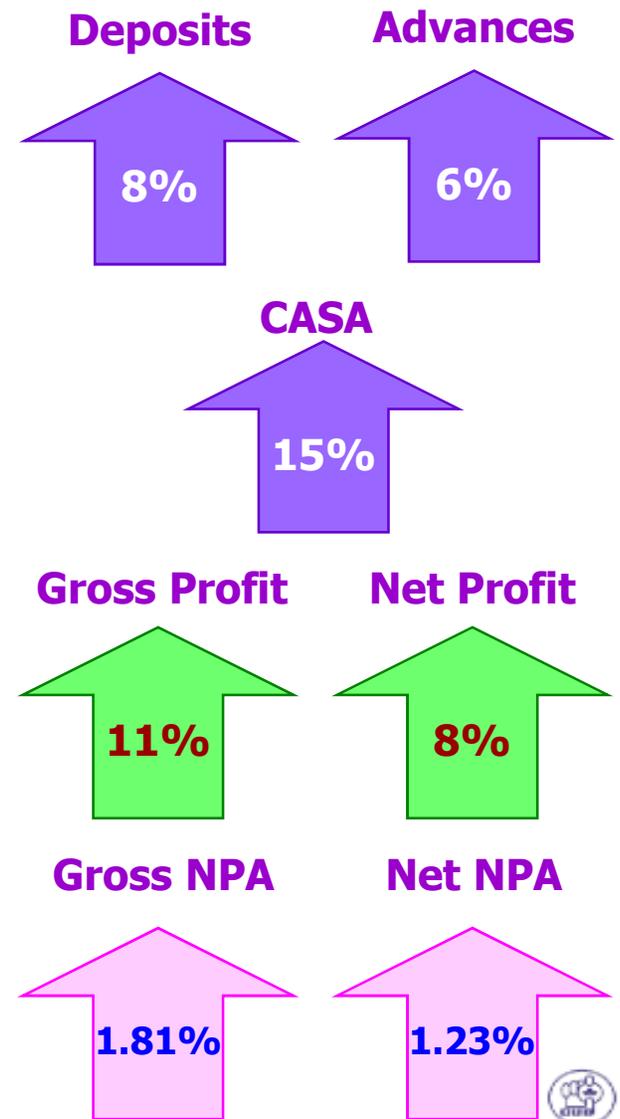
- ✓ Deposits increased by 9% to Rs.224 Bn from Rs.205 Bn
- ✓ Advances increased by 5% from Rs.154 Bn to Rs.162 Bn
- ✓ Total Business grew by 7% from Rs.359 Bn to Rs.385 Bn
- ✓ CASA improved by 22% to Rs.41 Bn from Rs.33 Bn
- ✓ Gross Profit increased by 7% to Rs.1727 Mn from Rs.1616 Mn
- ✓ Net Profit increased by 10% from Rs.903 Mn to Rs.995 Mn
- ✓ Net NPA stood at 1.28%
- ✓ ROA stands at 1.58%
- ✓ ROE stands at 19.40%
- ✓ Net Interest Margin stands at 3.32%



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%



Q1 FY 15 Vs Q1 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q1 FY 2015	Q1 FY 2014	Inc / (Dec)	Growth	% Growth	FY 2014
Deposits	223834	205165	↑	18669	9%	220169
Advances	161529	153877	↑	7652	5%	162236
Total Business	385363	359042	↑	26321	7%	382405
Demand Deposits	14680	12282	↑	2397	20%	14420
Savings Deposits	25915	20899	↑	5016	24%	24754
CASA	40594	33181	↑	7414	22%	39173
Gross NPA	3083	1921	↑			2931
Net NPA	2044	970	↑			1973
Gross NPA (%)	1.91%	1.25%				1.81%
Net NPA (%)	1.28%	0.63%				1.23%
C R A R (BASEL II)	14.58%	13.21%				15.11%
C R A R (BASEL III)	14.51%	13.12%				15.01%
- Of which Tier I	14.00%	12.56%				14.43%
CD Ratio	72.16%	75.00%				73.69%
PCR	61.11%	70.63%				61.74%

Q1 FY 15 Vs Q1 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q1 FY 2015	Q1 FY 2014	INC / (DEC)	% GROWTH	FY 2013-14
Net Interest Income	1867	1874	-7	-ve	7594
Other Income	1107	789	318	40%	2799
Operating Expenses	1247	1047	200	19%	4583
Gross Profit	1727	1616	111	7%	5810
Provisions & Contingencies	732	713	19	3%	2339
Net Profit	995	903	92	10%	3471
Return on Assets	1.58%	1.55%			1.44%
Return on Equity	19.40%	22.84%			19.08%
Net Interest Margin	3.32%	3.55%			3.50%

Q1 FY 15 Vs Q1 FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q1 FY 2015	Q1 FY 2014	Growth (%)
Interest on Loans	5211	5178	1%
Interest on Investments	1189	1025	16%
Other Interest Income	33	37	-ve
Total Interest Income	6433	6240	3%

Interest Expenses Breakup

Particulars	Q1 FY 2015	Q1 FY 2014	Growth (%)
Int Exp on Deposits	4505	4248	6%
Other Int Expenses	61	118	-ve
Total Interest Expenses	4566	4366	5%

Other Income Breakup

Particulars	Q1 FY 2015	Q1 FY 2014	Growth (%)
CEB & Charges	495	473	5%
Treasury Income	223	148	51%
All other Income incl suit account recoveries	389	168	132%
Total Other Income	1107	789	40%

Operating Expenses Breakup

Particulars	Q1 FY 2015	Q1 FY 2014	Growth (%)
Employee Cost	522	455	15%
Other Operating Expenses	725	591	22%
Total Expenses	1247	1047	19%

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%

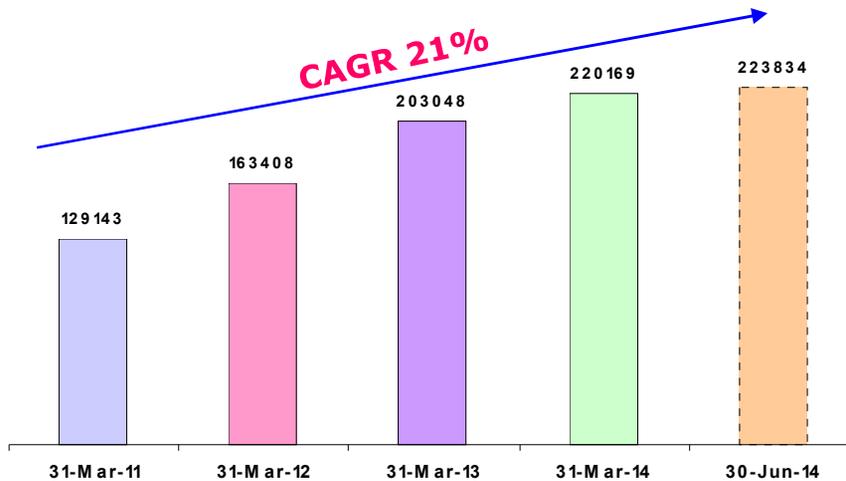
Key Business Indicators

Key indicators

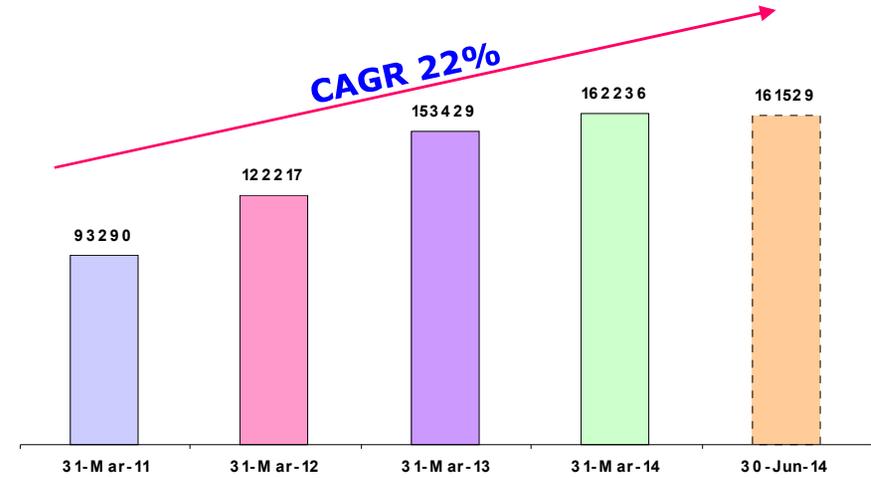
Particulars	Q1 FY 2015	Q1 FY 2014	Q4 FY 2014	FY 2013-14
Cost of Deposits	8.25%	8.43%	8.25%	8.37%
Yield on Advances	13.00%	13.45%	13.09%	13.43%
Yield on Investments	7.45%	7.30%	7.31%	7.33%
Net Interest Margin	3.32%	3.55%	3.34%	3.50%
Cost to Income	41.94%	39.32%	46.66%	44.10%
Cost of Funds	7.26%	7.50%	7.24%	7.40%
Yield on Funds	10.23%	10.72%	10.20%	10.55%
Per Employee Business (in INR Mn)	91.32	91.93	90.62	90.62
Per Employee Profit (in INR Mn) (Ann)	0.96	0.93	0.79	0.82
EPS (in INR) – FV INR 1/- share (Not Ann)	1.83	1.90	2.04	6.69

Strong Deposits and Advances growth

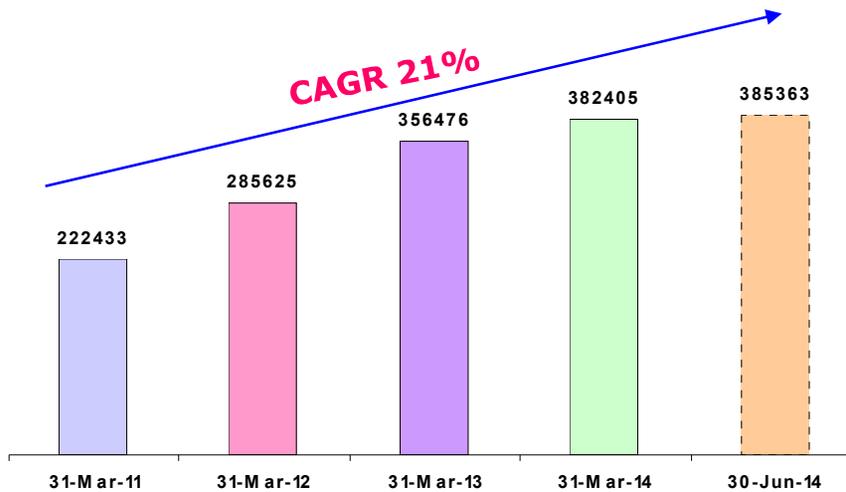
Deposits



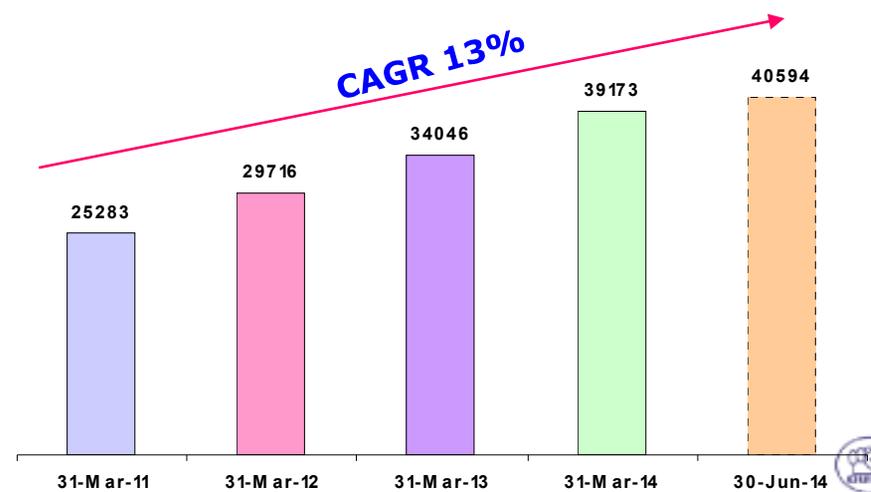
Advances



Business

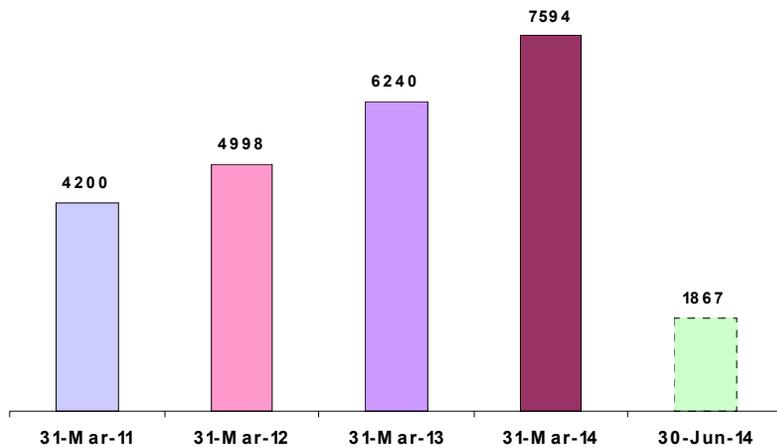


CASA

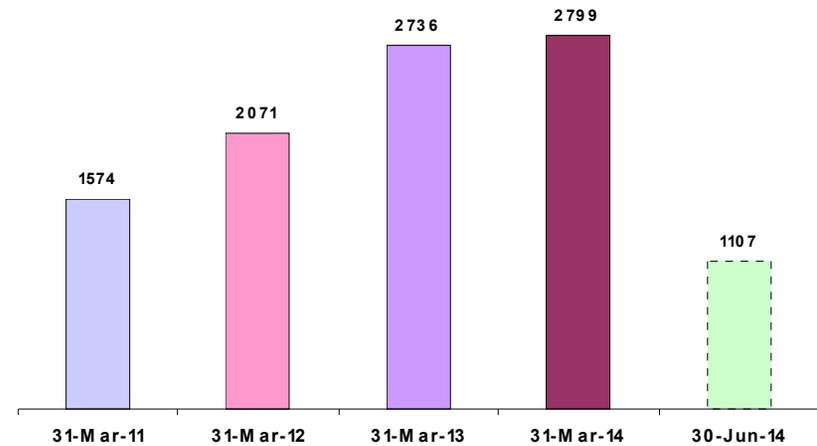


Income Growth over the years ...

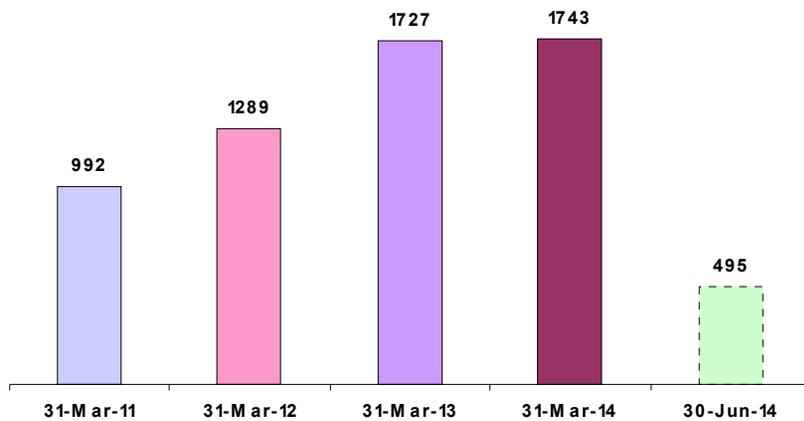
Net Interest Income Growth



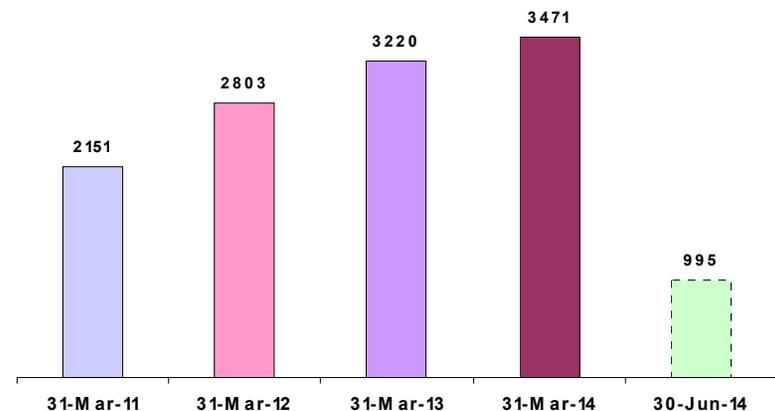
Other Income Growth



CEB Growth

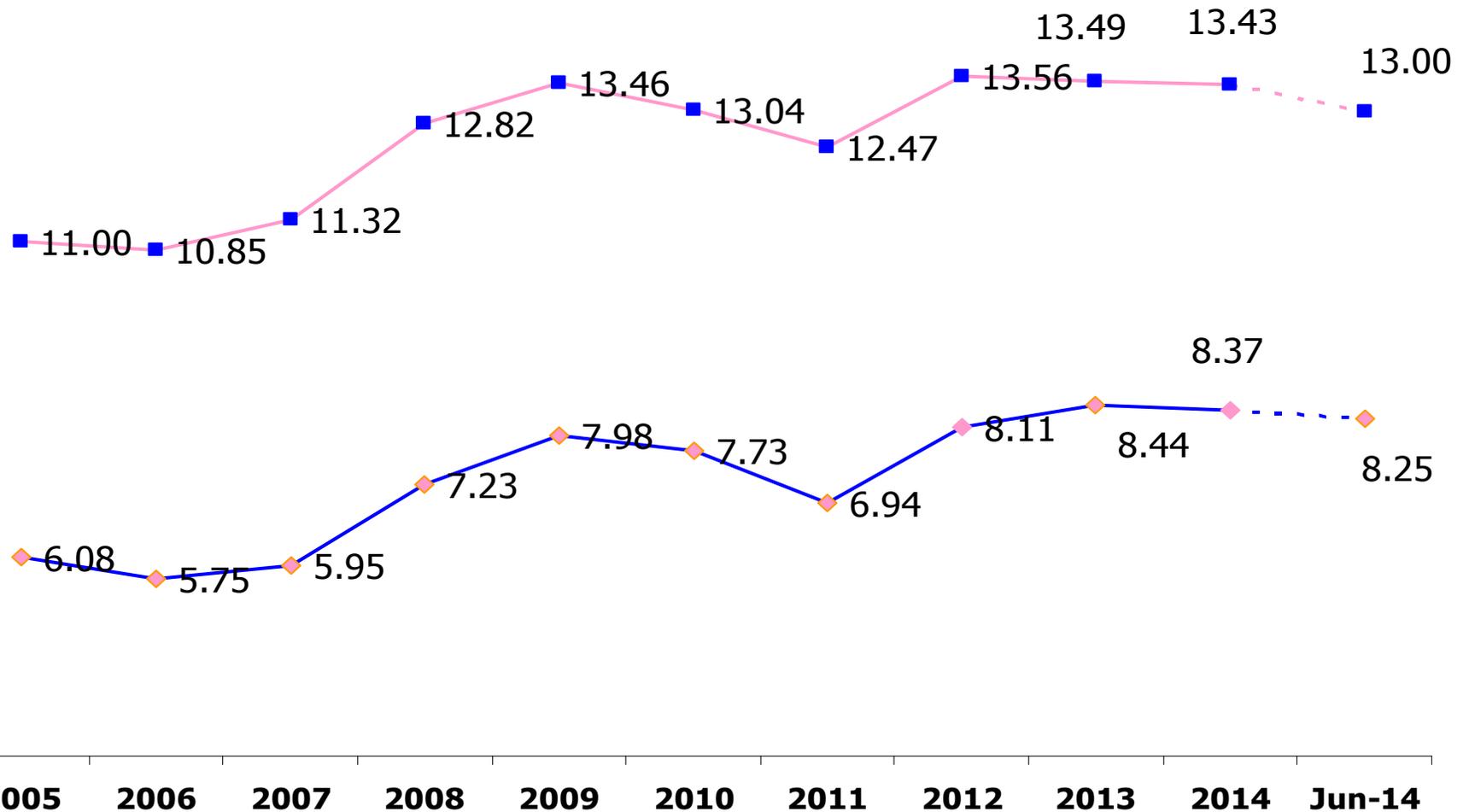


Net Profit Growth



Cost of deposits & Yield on advances

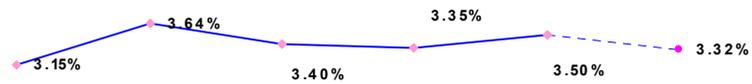
Cost of Deposits and Yield on Advances



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

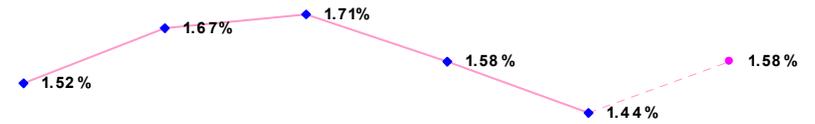
Key Business Ratios - Yearwise

Net Interest Margin



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

Return on Assets



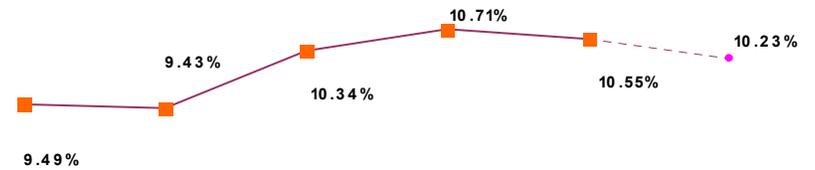
31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Jun-14

Cost of Funds



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

Yield on Funds

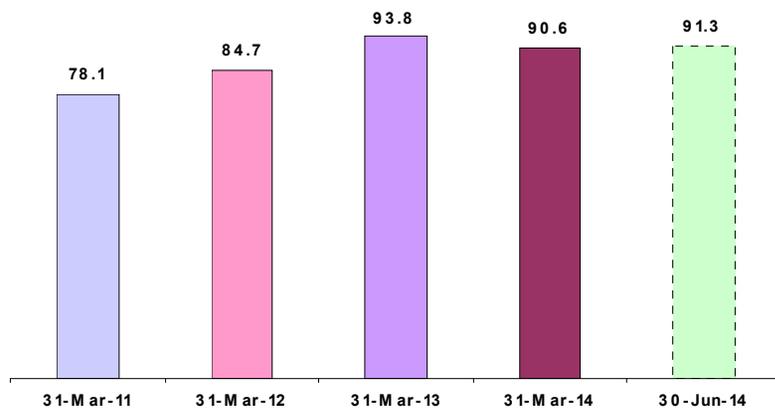


31-M ar-10 31-M ar-11 31-M ar-12 31-M ar-13 31-M ar-14 30-Jun-14

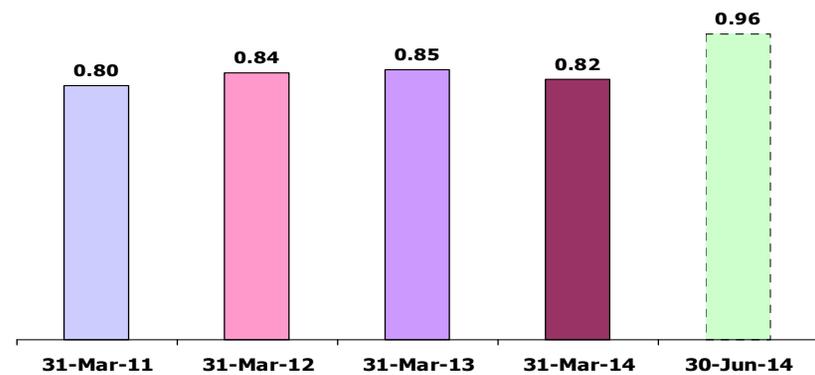
Efficiency

(Rs in Mn)

Business per Employee



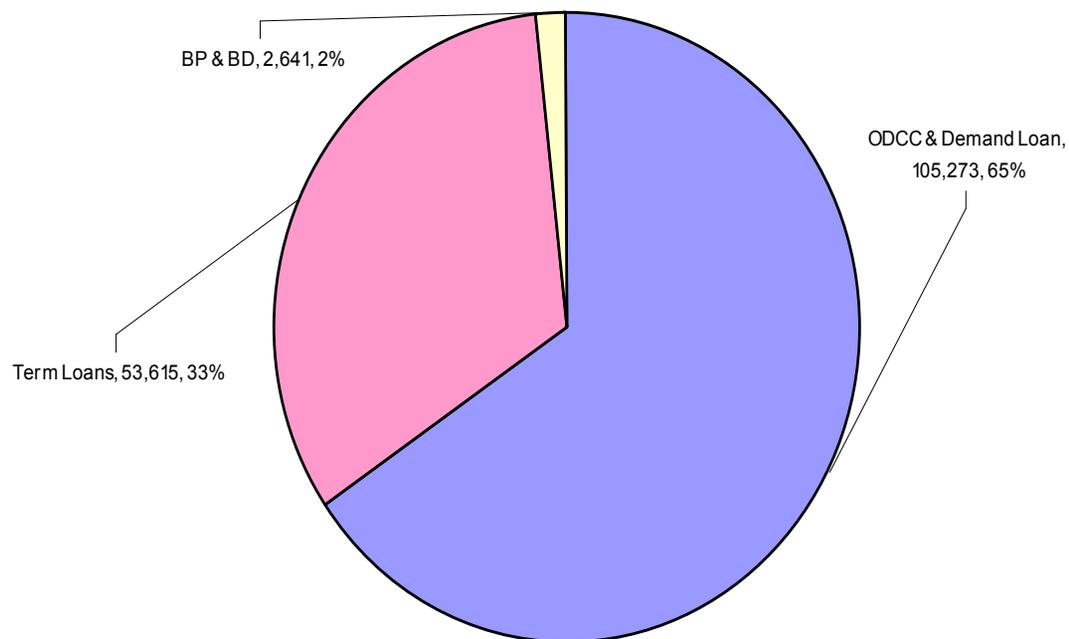
Profit per Employee



Loan Book – Products Composition

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	105273	65%
Term Loans	53615	33%
Bills Purchased & Bills Discounted	2641	2%
Gross Loans Total	161529	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 June 2014

Particulars	Amount (INR Mn)	% to Total Advances
Agriculture (includes AJL – 21231 Mn)	30430	19%
M S M E	50071	31%
Large Industries	12593	8%
Retail Traders	9772	6%
Wholesale Traders	18142	11%
Commercial Real Estate	8719	5%
JL Non Agriculture	6506	4%
Housing Loans	9084	6%
Other Personal Loan (includes Personal Loan, Clean loan, Clean OD, Consumer loan, etc.)	3834	2%
Loans collateralized by Deposits	3569	2%
Infrastructure	1417	1%
NBFC	1690	1%
Others (Educational Loan, Staff Loan, etc)	5702	4%
Gross Loans Total	161529	100%

Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	158396	98%
Unsecured Loans	3133	2%
Total	161529	100%

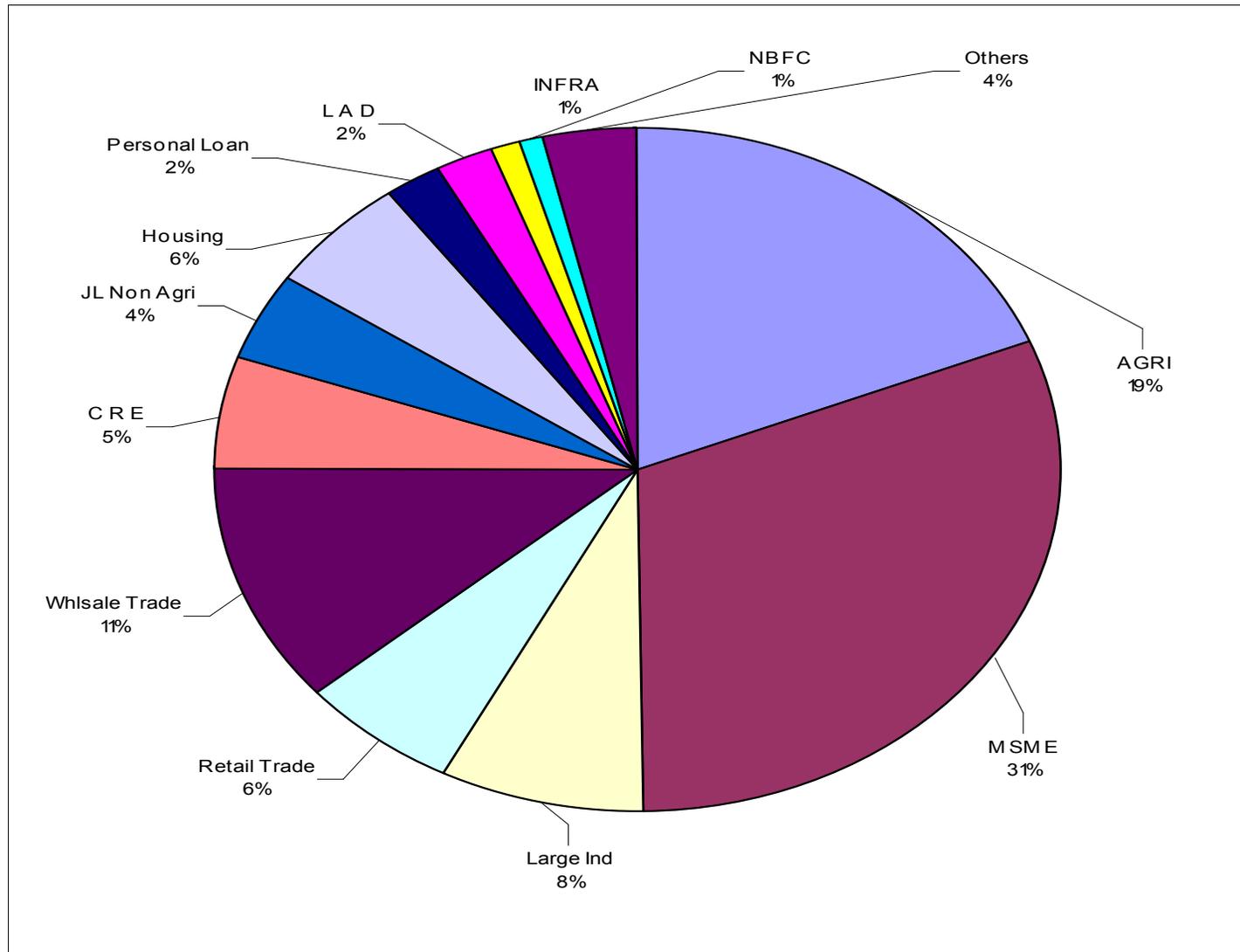
- ✓ Trading & MSME loans earning higher yields constitute about 48%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 2% only
- ✓ Jewel Loan portfolio decreased by Rs.7171 Mn when compared to Q1 FY 2014.
- ✓ Total Jewel Loan outstanding as on 30.06.2014 - Rs.27,941 Mn

AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

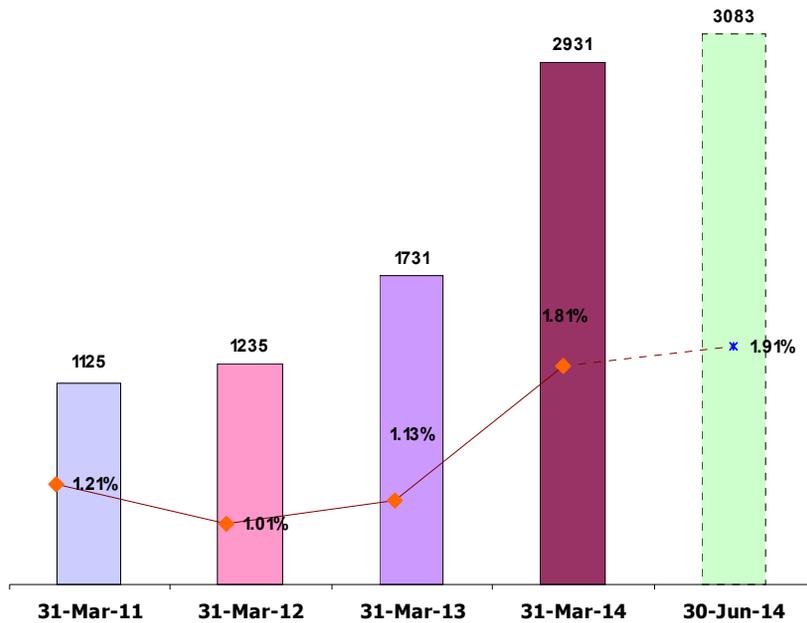
Advances to Major Industries as on 30th June 2014

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	9393	6%
b) Other Textiles	3480	2%
Metals		
a) Iron & Steel	8711	5%
b) Other Metals	1845	1%
Paper & Paper Products	3964	2%
Food Processing	2505	2%
Chemicals	1658	1%
Rubber & Plastics	1351	1%
Engineering	2135	1%
Beverage & Tobacco	893	1%
Automobiles	557	1%
Other Industries (includes Leather, Wood, Cement, Gems & Jewels, etc)	2343	1%
Total	38835	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	122694	76%
Total Gross Advances	161529	100%

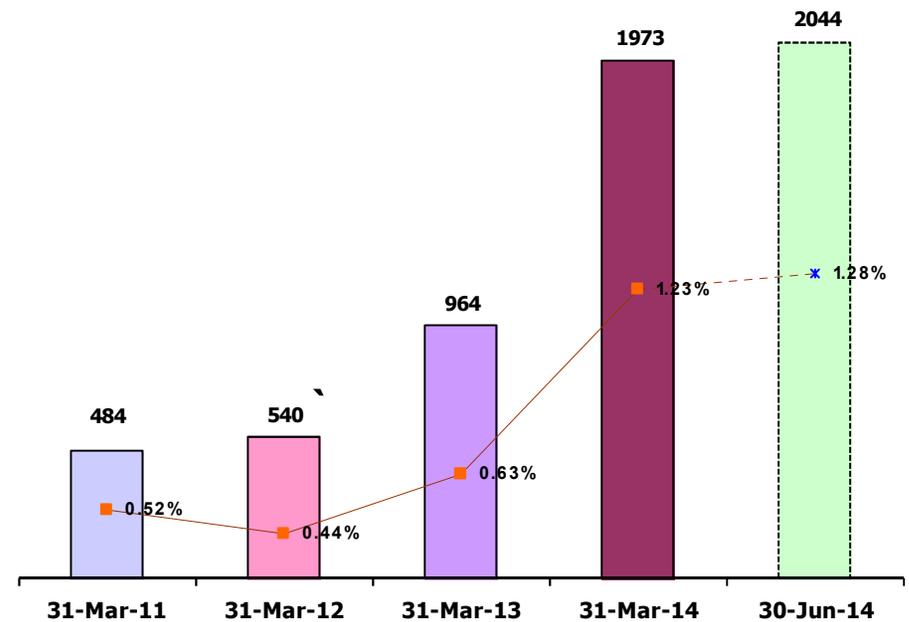
Asset Quality

(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	Q1 FY 2015
NPA Opening balance		882	1125	1235	1731	2931
Additions	A	1207	1444	2234	4562	3704
Recovery / SR		376	649	486	1865	3173
Upgradations		114	165	232	168	14
Net Addition	B	717	630	1516	2529	517
Write-off		474	520	1020	1329	365
NPA Closing balance		1125	1235	1731	2931	3083
Technical Write-off (TW) during the period		540	484	948	1226	309
Provision made during the period	C	672	570	970	1485	440
T W recovery	D	291	400	599	544	380
Provision made net of TW Recovery	E = C-D	381	170	371	941	60
Gross Advance	F	92555	122217	153428	162236	161529
Additions % of Gross Advance	A / F	1.30	1.18	1.46	2.81	2.29
Net Addition % of Gross Advance	B / F	0.77	0.52	0.99	1.56	0.32
Net provision made % of Gross Adv	E / F	0.41	0.14	0.24	0.58	0.06
Gross NPA %		1.21	1.01	1.13	1.81	1.91
Net NPA %		0.52	0.44	0.63	1.23	1.28

During the quarter June 2014, 2 accounts amounting to Rs.1264 Mn slipped into NPA and the same has been sold to ARC.

Restructured Accounts

No additions to Restructured Accounts in Q1 FY 2015

Balance outstanding as on 30.06.2014 in respect of Restructured Standard borrowers:

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	2	748
Under SME Debt Restructuring Mechanism	8	216
Under Other Debt Restructuring Mechanism	3	1648
Total	13	2612

- ✓ The above disclosure is in respect of Restructured Standard Accounts.
- ✓ % of Restructured Standard Advances to Gross Advances – 1.62% Vs 1.70% in Q4 FY 2014

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	JUN 2014	JUN 2013
SLR Securities	59105	53190
Non-SLR Securities	6108	6363
Total Investments	65213	59553
Yield on Investments	7.45%	7.33%
Investments Breakup:		
- A F S	6899 (11%)	4598 (8%)
- H T M	58155 (89%)	54950 (92%)
- H F T	159	5
Total Investments	65213	59553
Modified Duration:		
- A F S	1.77	2.20
- H T M	4.46	4.25
- H F T	5.70	-
- Overall Portfolio	4.22	4.11



Thank You

