



INVESTOR PRESENTATION – DECEMBER 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

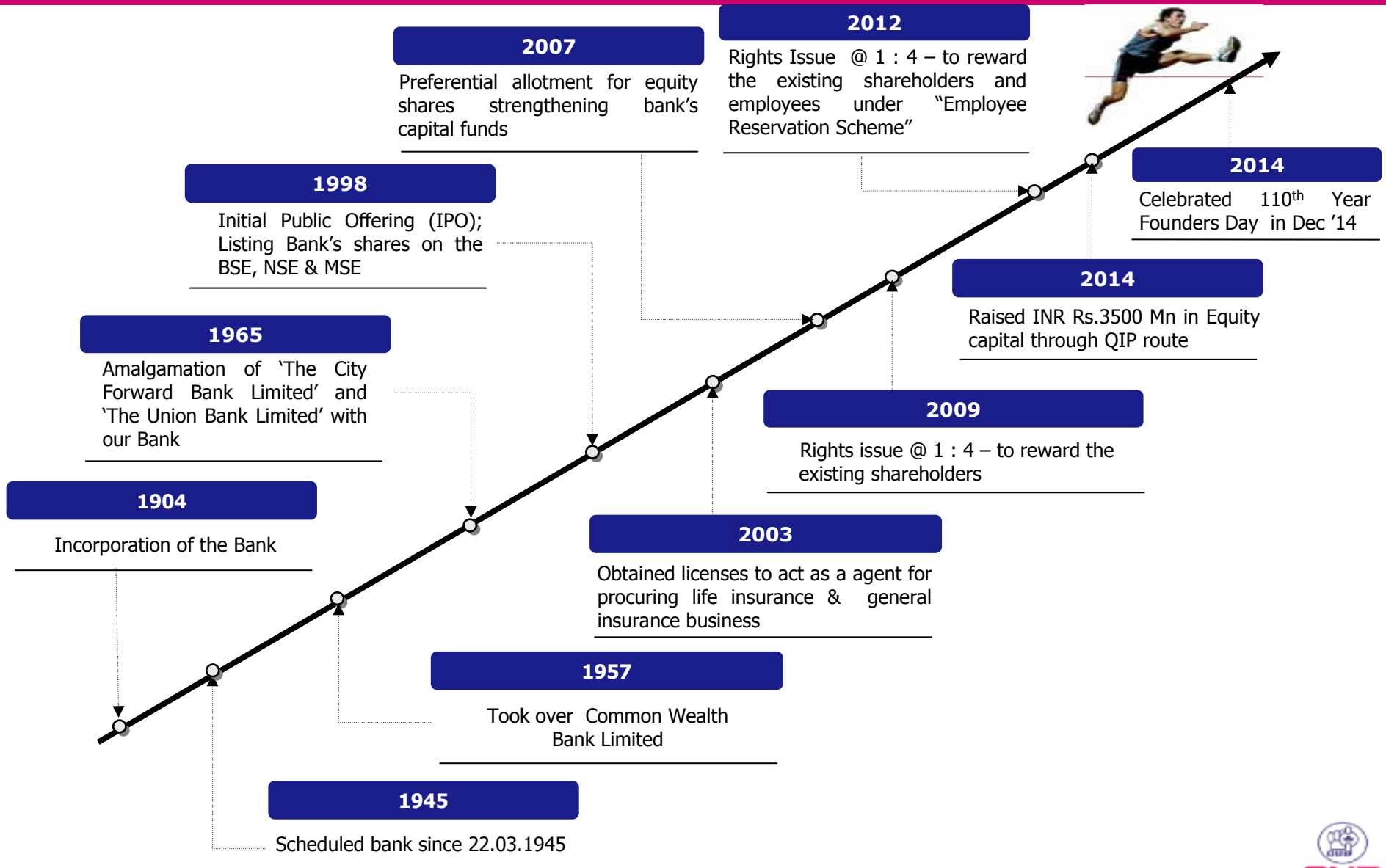
Purely retail Liability Franchise

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

**5 year
CAGR of
20%+**

**Consistent
Return with
Superior
ROA, ROE**

Key milestones





2. Q3 FY 2015 – PERFORMANCE HIGHLIGHTS

Q3 FY 2015 Performance

- ✓ Quarterly Net Profit of the Bank has crossed Rs.100 cr for the first time
- ✓ Total Business surpassed 40,000 cr mark

Q3 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.170 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 25% from Rs.1347 Mn to Rs.1683 Mn on Q3-Vs-Q3 basis and 18% from Rs.4370 Mn to Rs.5138 Mn 9M Dec 13-Vs-9M Dec 14
- ✓ Net Profit increased by 15% from Rs.891 Mn to Rs.1027 Mn on Q3-Vs-Q3 and 12% from Rs.2637 Mn to Rs.2959 Mn 9M Dec 13-Vs-9M Dec 14

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

		Q3 FY 2015	9M FY 2015
➤ Return on Assets	-	1.54%	1.51%
➤ Net Interest Margin	-	3.48%	3.45%
➤ Return on Equity	-	15.72%	17.59%
➤ Earnings per share	-	Rs.1.73	Rs.5.16

- ✓ Gross NPA – 2.12% and Net NPA – 1.31%
- ✓ Provision Coverage Ratio – 62%
- ✓ CRAR – 15.73% (Basel III) of which core CRAR – 15.23%.



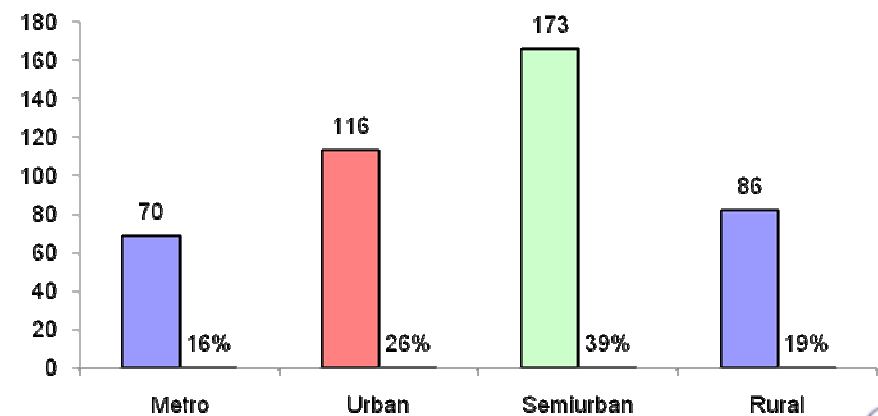
3. Branch Network

Strong presence in the South

As of Jan 2015 - 445 branches. 394 branches are located in South India out of which 303 in Tamil Nadu



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	303	76	68	73
Seemandhra	36	3	8	5
Telengana	18	3	5	4
Karnataka	24	6	5	5
Maharashtra	17	4	4	4
Kerala	13	3	2	2
Gujarat	6	1	3	2
Others	28	5	5	5
Total	445			

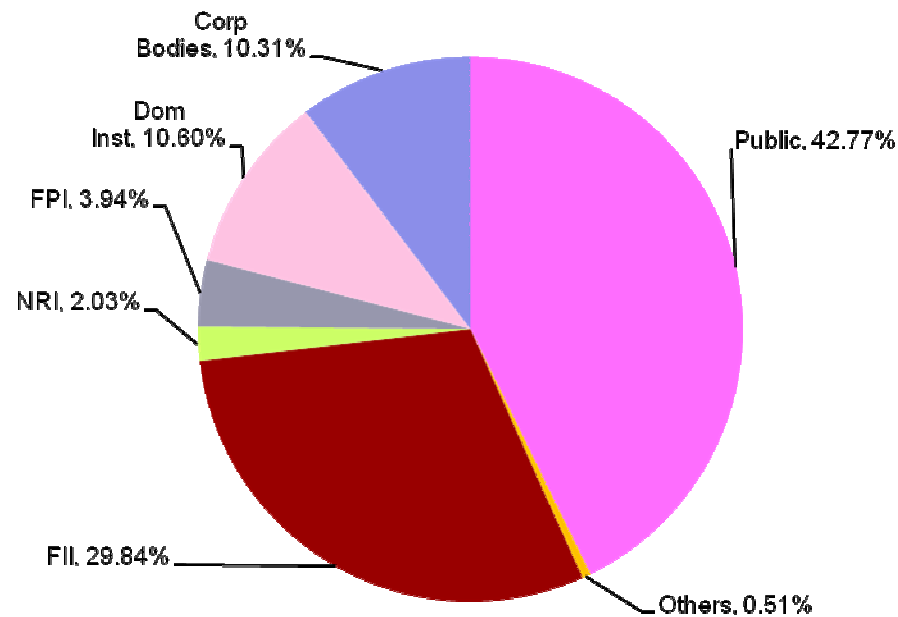




4. Ownership Pattern

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 / FPI ownership increased to 40% from 35%

Head room available for FII / FPI ... 6.22%

A well diversified investor base

Major Institutional Shareholders as on 31st December 2014

Shareholders	% of holding
Lavender Investments Ltd	3.96
GKFF Ventures (Argonaut Ventures)	3.94
LIC of India	3.63
NT Asian Discovery Master Fund	2.85
Equinox Partners L P	2.78
Amansa Holding P Ltd	1.91
Acacia Partners	1.81
Emblem FII	1.58
Wasatch Core Growth Fund	1.40
Regal Investment & Trading Co. Pvt. Ltd	1.26
Bank Muscat India Fund	1.25
Faering Capital India Evolving Fund	1.12
Somerset Emerging Markets Small Cap Fund	1.11



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 retired Chief of Banking Operations & Development department, RBI & IRDA member
- ✓ 1 Retired High Court Judge
- ✓ 1 Professor of IIT, Chennai
- ✓ 1 leading Industrialist of Dairy farming from South India
- ✓ 1 Advocate in Banking law & Environmental Activist
- ✓ 1 Career Banker with 4 decades of banking experience
- ✓ 1 Chartered Accountant & First woman director of the Bank






A well experienced and strong Board

(1/2)

	Name	Profile
	Mr. S. Balasubramanian, Chairman (Non-Executive)	Mr. S. Balasubramanian is serving as Non-Executive Chairman of the Bank from May 2011 and has 40 year experience in the Banking industry. He holds a Master degree in Mathematics, CAIIB and PGDFM. 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.
	Dr. N. Kamakodi, MD & CEO	Dr. N. Kamakodi serving as MD & CEO of the Bank from May 2011. He is a Bachelor of Technology in Chemical Engineering, an MBA from Chinese University of Hong Kong, Ph.D. in e-Banking and a CAIIB. 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.
	Mr. R.G. Chandramogan, Director	Mr. R.G. Chandramogan is the Chairman & Managing Director of Hatsun Agro Products Ltd, which is the manufacturer of branded Milk and Ice cream and the largest Private Dairy in the country. He is a well known industrialist in South India. He is a former member in Screening Cum Implementation Group – Secondary Agriculture and a member of Working Group on Animal Husbandary & Dairying, both committees constituted by Planning Commission, Government of India.
	Mr. T.K. Ramkumar, Director	Mr. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge in Banking law, Company law and Intellectual Property Rights. He is actively involved in Environment activities.
	Justice (Retd.) S.R. Singaravelu, Director	Mr. S.R. Singaravelu 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.

A well experienced and strong Board

(2/2)

	Name	Profile
	<p>Mr. C.R. Muralidharan, Director</p>	<p>Mr. C.R. Muralidharan is having 40 years of vast experience in regulatory Banking and he has retired as Chief General Manager, Dept of Banking Operations & Development, Reserve Bank of India. He was also a whole time member of Insurance Regulatory and Development Authority (IRDA).</p>
	<p>Dr. Veezhinathan Kamakoti, Director</p>	<p>Dr. Veezhinathan Kamakoti is the youngest person to adorn the post of Professorship in one of the prestigious Engineering Institutions of India namely I I T, Madras in the Department of Computer Science and Engineering. He holds Bachelor of Engineering and Ph.D. in Computer Science. He is 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>Mr. S. Mahalingam is a well known person in Indian IT industry having 43 years of service with TCS. He retired as Chief Financial Officer and Executive Director of Tata Consultancy Services and was 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. He is a graduate in Commerce and Associate member of Institute of Chartered Accountants of India. At present he is a Director in Nani Palkhivala Arbitration Centre, Tata Reality and Infrastructure Limited, CMC Limited, CSI Publications, National Skill Development Corporation, Kasturi Sons and Sundaram Finance.</p>
	<p>Mr. R. Mohan, Director</p>	<p>Mr. R. Mohan is a career banker with 4 decades of vast experience in banking industry. He is a bachelor of Science, Master of Business Administration and a CAIIB. Prior to joining the Board, he served as Chief General Manager of our Bank. Mr. R. Mohan has been appointed on 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 and the first woman director of the Bank. She has served in senior positions with a Foreign Bank abroad and a large private sector bank in India. She has practical experience in Banking, more particularly in the finalization of bank accounts and is a practicing chartered accountant for 7 years.</p>

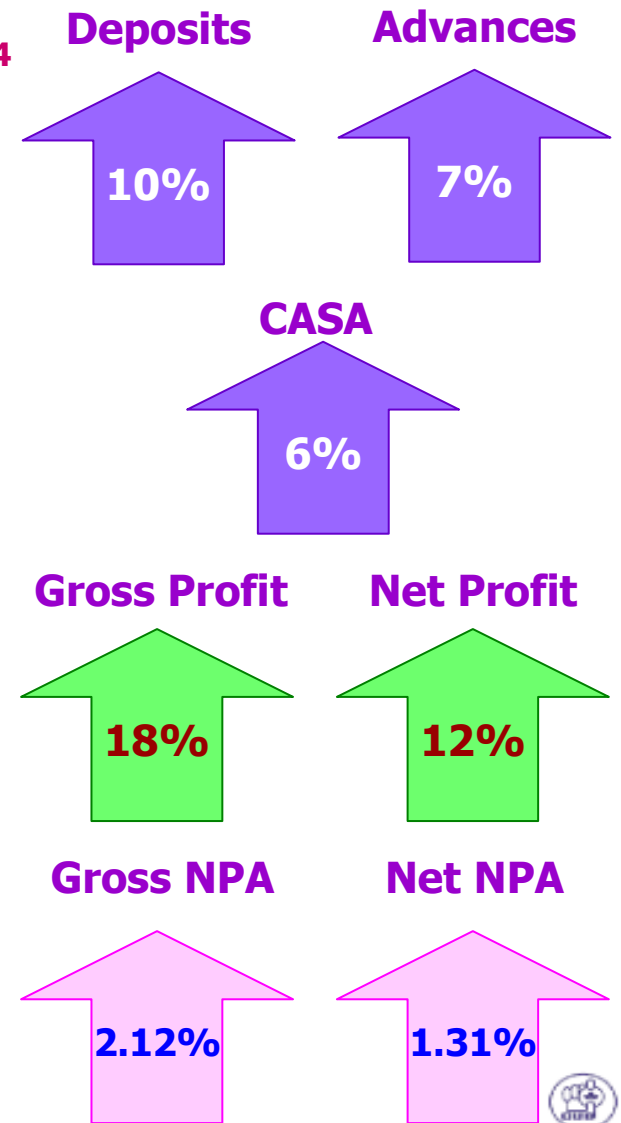


6. Financial Performance and Business Profile

9M FY 2014-15 Performance – A snapshot

HIGHLIGHTS FOR THE NINE MONTHS PERIOD ENDED 31ST DECEMBER 2014

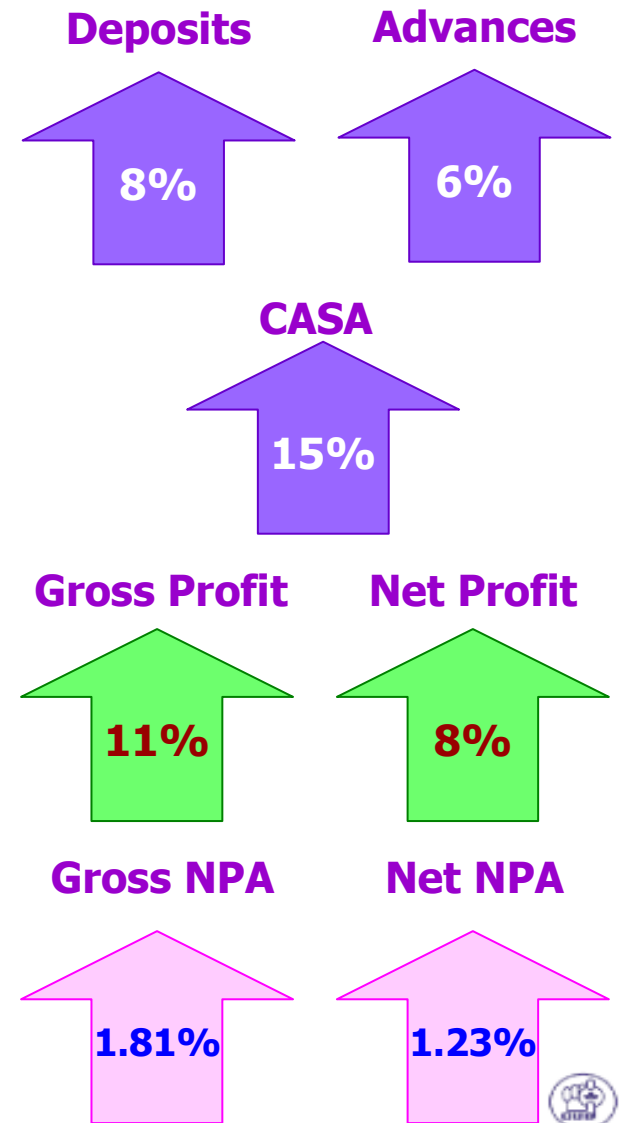
- ✓ Deposits increased by 10% to Rs.232 Bn from Rs.211 Bn
- ✓ Advances increased by 7% from Rs.158 Bn to Rs.170 Bn
- ✓ Total Business grew by 9% from Rs.369 Bn to Rs.402 Bn
- ✓ CASA improved by 6% to Rs.39 Bn from Rs.37 Bn
- ✓ Gross Profit increased by 18% to Rs.5138 Mn from Rs.4370 Mn
- ✓ Net Profit increased by 12% to Rs.2959 Mn from Rs.2637 Mn
- ✓ Gross NPA stood at 2.12% and Net NPA at 1.31%
- ✓ ROA stands tall at 1.51%
- ✓ ROE stood at 17.59%
- ✓ Net Interest Margin stands at 3.45%



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%



9M FY 15 Vs 9M FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	31.12.2014	31.12.2013	Inc / (Dec)	Growth	% Growth	FY 2014
Deposits	232034	211160	↑	20874	10%	220169
Advances	169677	158248	↑	11429	7%	162236
Total Business	401710	369408	↑	32302	9%	382405
Demand Deposits	13111	14353	↓	-1242	-ve	14420
Savings Deposits	26187	22571	↑	3616	16%	24754
CASA	39298	36924	↑	2374	6%	39173
Gross NPA	3607	2689	↑	918	34%	2931
Net NPA	2204	1393	↑	811	58%	1973
Gross NPA (%)	2.12%	1.70%				1.81%
Net NPA (%)	1.31%	0.89%				1.23%
C R A R (BASEL II)	15.82%	13.61%				15.11%
C R A R (BASEL III)	15.73%	13.55%				15.01%
- Of which Tier I	15.23%	12.98%				14.43%
CD Ratio	73%	76%				73.69%
PCR	62%	70%				61.74%

9M FY 15 Vs 9M FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	9M FY 2015	9M FY 2014	INC / (DEC)	% GROWTH	FY 2013-14
Net Interest Income	6027	5747	280	5%	7594
Other Income	2986	1946	1040	53%	2799
Operating Expenses	3875	3324	552	17%	4583
Gross Profit	5138	4370	768	18%	5810
Provisions & Contingencies	2179	1733	446	26%	2339
Net Profit	2959	2637	322	12%	3471
Return on Assets	1.51%	1.47%			1.44%
Return on Equity *	17.59%	19.26%			19.08%
Net Interest Margin	3.45%	3.56%			3.50%

* → Decrease in Return on equity is mainly due to expanded of capital base on infusion of capital funds through QIP route in Q2 FY 2015 to the tune of Rs.3500 Mn

Q3 FY 15 Vs Q3 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q3 FY 2015	Q3 FY 2014	INC / (DEC)	% GROWTH	FY 2013-14
Net Interest Income	2098	1975	122	6%	7594
Other Income	978	590	388	66%	2799
Operating Expenses	1393	1219	174	14%	4583
Gross Profit	1683	1347	336	25%	5810
Provisions & Contingencies	656	456	200	44%	2339
Net Profit	1027	891	136	15%	3471
Return on Assets	1.54%	1.47%			1.44%
Return on Equity *	15.72%	18.75%			19.08%
Net Interest Margin	3.48%	3.62%			3.50%

*→ Decrease in Return on equity is mainly due to expanded of capital base on infusion of capital funds through QIP route in Q2 FY 2015 to the tune of Rs.3500 Mn

9M FY 15 Vs 9M FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	9M FY 2015	9M FY 2014	Growth (%)
Interest on Loans	16150	15725	3%
Interest on Investments	3856	3248	19%
Other Interest Income	101	132	-ve
Total Interest Income	20107	19105	5%

Interest Expenses Breakup

Particulars	9M FY 2015	9M FY 2014	Growth (%)
Int Exp on Deposits	13825	12955	7%
Other Int Expenses	255	403	-ve
Total Interest Expenses	14080	13358	5%

Other Income Breakup

Particulars	9M FY 2015	9M FY 2014	Growth (%)
CEB & Charges	1438	1272	13%
Treasury Income *	872	406	115%
All other Income incl suit account recoveries	677	268	152%
Total Other Income	2986	1946	53%

Operating Expenses Breakup

Particulars	9M FY 2015	9M FY 2014	Growth (%)
Employee Cost	1593	1383	15%
Other Operating Expenses	2282	1941	18%
Total Expenses	3875	3324	17%

* Increased treasury income arose from normal trading activities including integrated treasury operations without resorting to undue heavy sale of HTM securities.

Q3 FY 15 Vs Q3 FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q3 FY 2015	Q3 FY 2014	Growth (%)
Interest on Loans	5471	5327	3%
Interest on Investments	1350	1113	21%
Other Interest Income	25	22	15%
Total Interest Income	6845	6461	6%

Interest Expenses Breakup

Particulars	Q3 FY 2015	Q3 FY 2014	Growth (%)
Int Exp on Deposits	4618	4341	6%
Other Int Expenses	129	145	-ve
Total Interest Expenses	4747	4486	6%

Other Income Breakup

Particulars	Q3 FY 2015	Q3 FY 2014	Growth (%)
CEB & Charges	433	395	10%
Treasury Income *	400	134	199%
All other Income incl suit account recoveries	145	61	138%
Total Other Income	978	590	66%

Operating Expenses Breakup

Particulars	Q3 FY 2015	Q3 FY 2014	Growth (%)
Employee Cost	603	528	14%
Other Operating Expenses	789	691	14%
Total Expenses	1393	1219	14%

* Increased treasury income arose from normal trading activities including integrated treasury operations without resorting to undue heavy sale of HTM securities.

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%

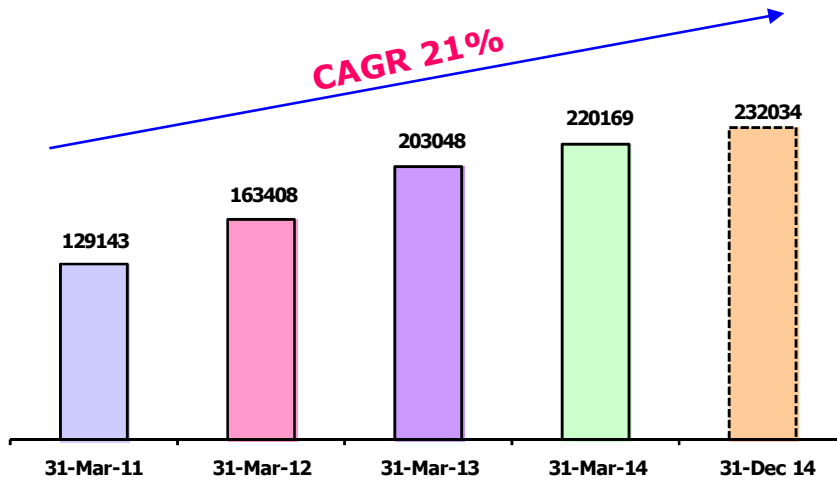
Key Business Indicators

Key indicators

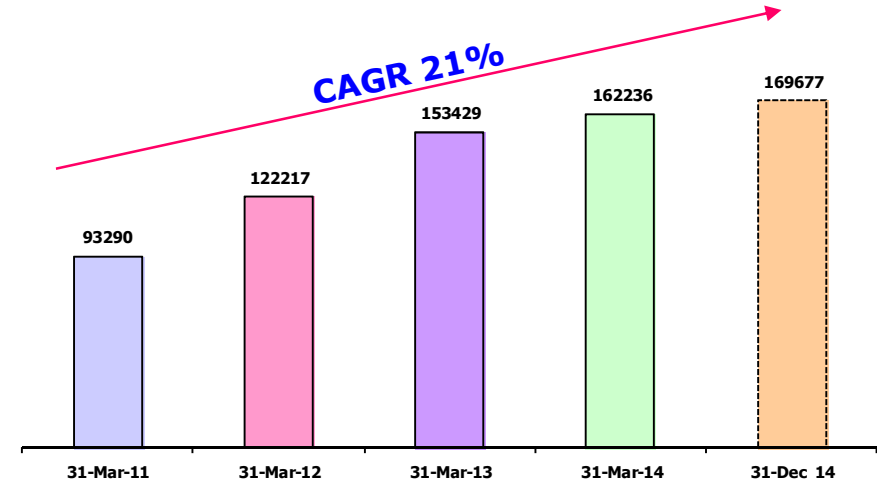
Particulars	9M FY 2015	9M FY 2014	Q3 FY 2015	Q3 FY 2014	FY 2013-14
Cost of Deposits	8.15%	8.40%	7.98%	8.32%	8.37%
Yield on Advances	13.20%	13.54%	13.08%	13.52%	13.43%
Yield on Investments	7.44%	7.33%	7.44%	7.39%	7.33%
Net Interest Margin	3.45%	3.56%	3.48%	3.62%	3.50%
Cost to Income	42.99%	43.20%	45.28%	47.51%	44.10%
Cost of Funds	7.15%	7.47%	7.04%	7.41%	7.40%
Yield on Funds	10.21%	10.68%	10.15%	10.67%	10.55%
Per Employee Business (in INR Mn)	89.28	87.82	89.28	87.82	90.62
Per Employee Profit (in INR Mn) (Ann)	0.88	0.84	0.91	0.85	0.82
EPS (in INR) – FV INR 1/- share (Not Ann)	5.16	5.16	1.73	1.65	6.69

Strong Deposits and Advances growth

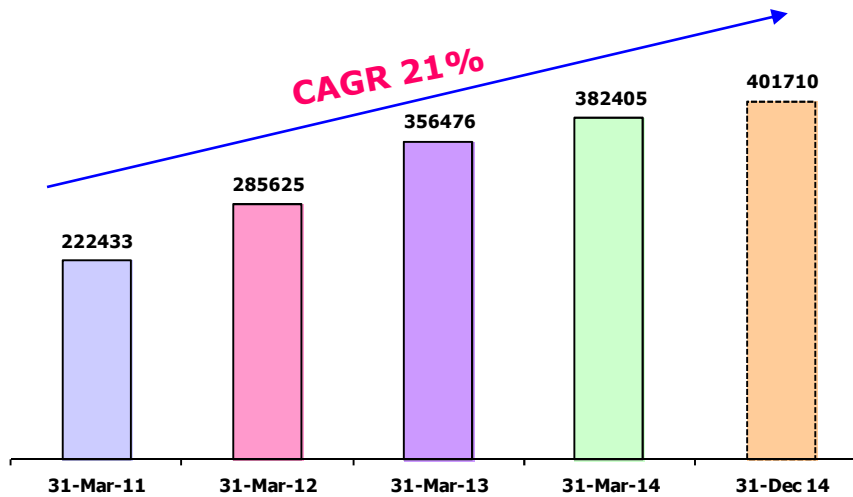
Deposits



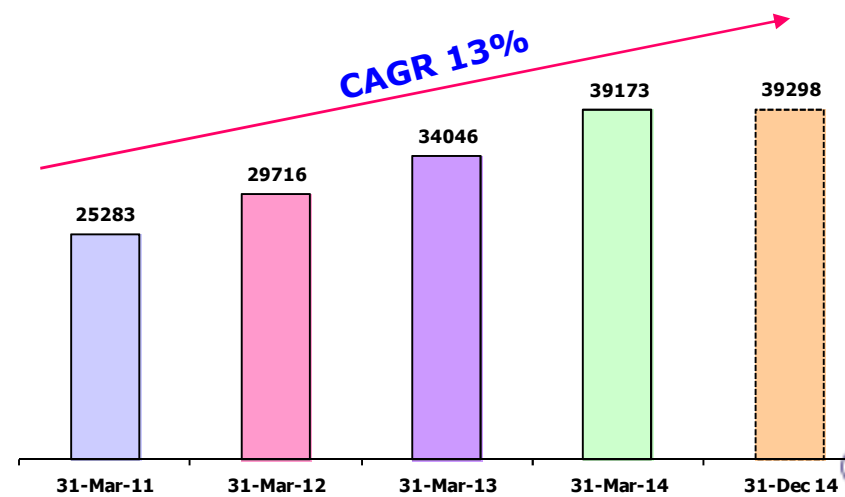
Advances



Business

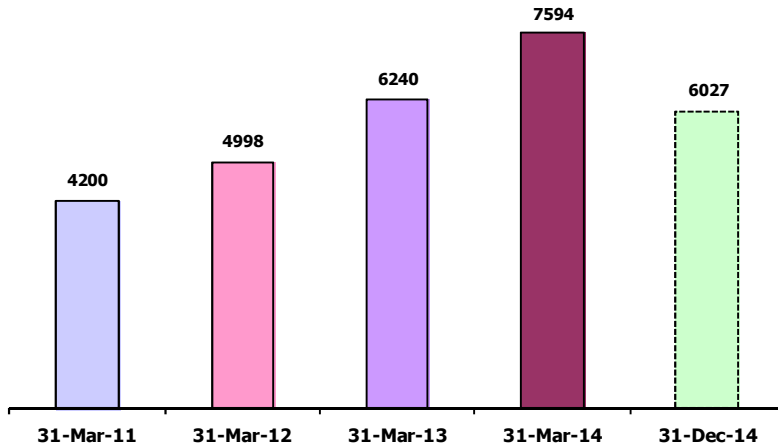


CASA

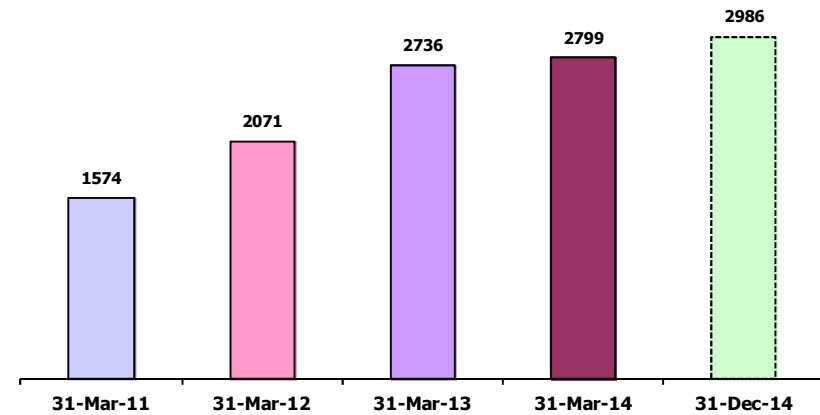


Income Growth over the years ...

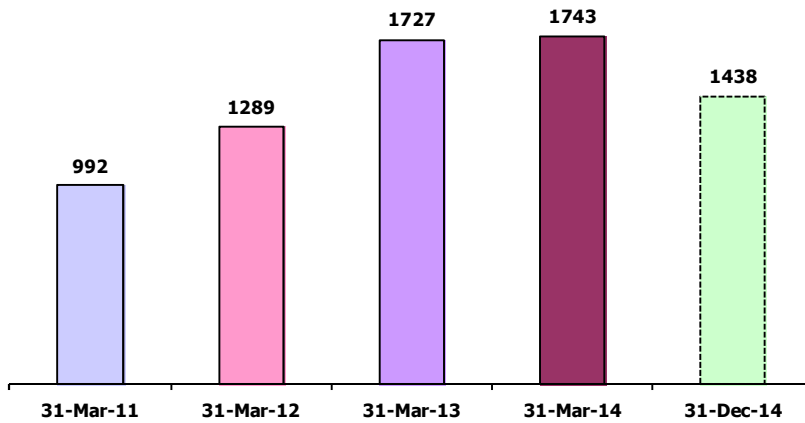
Net Interest Income Growth



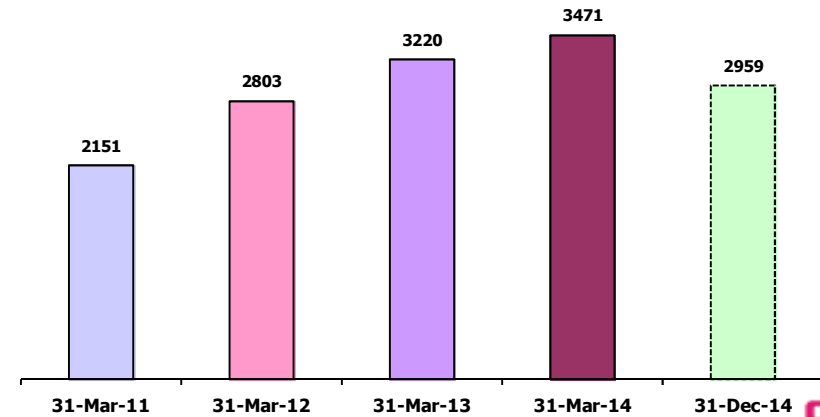
Other Income Growth



CEB Growth

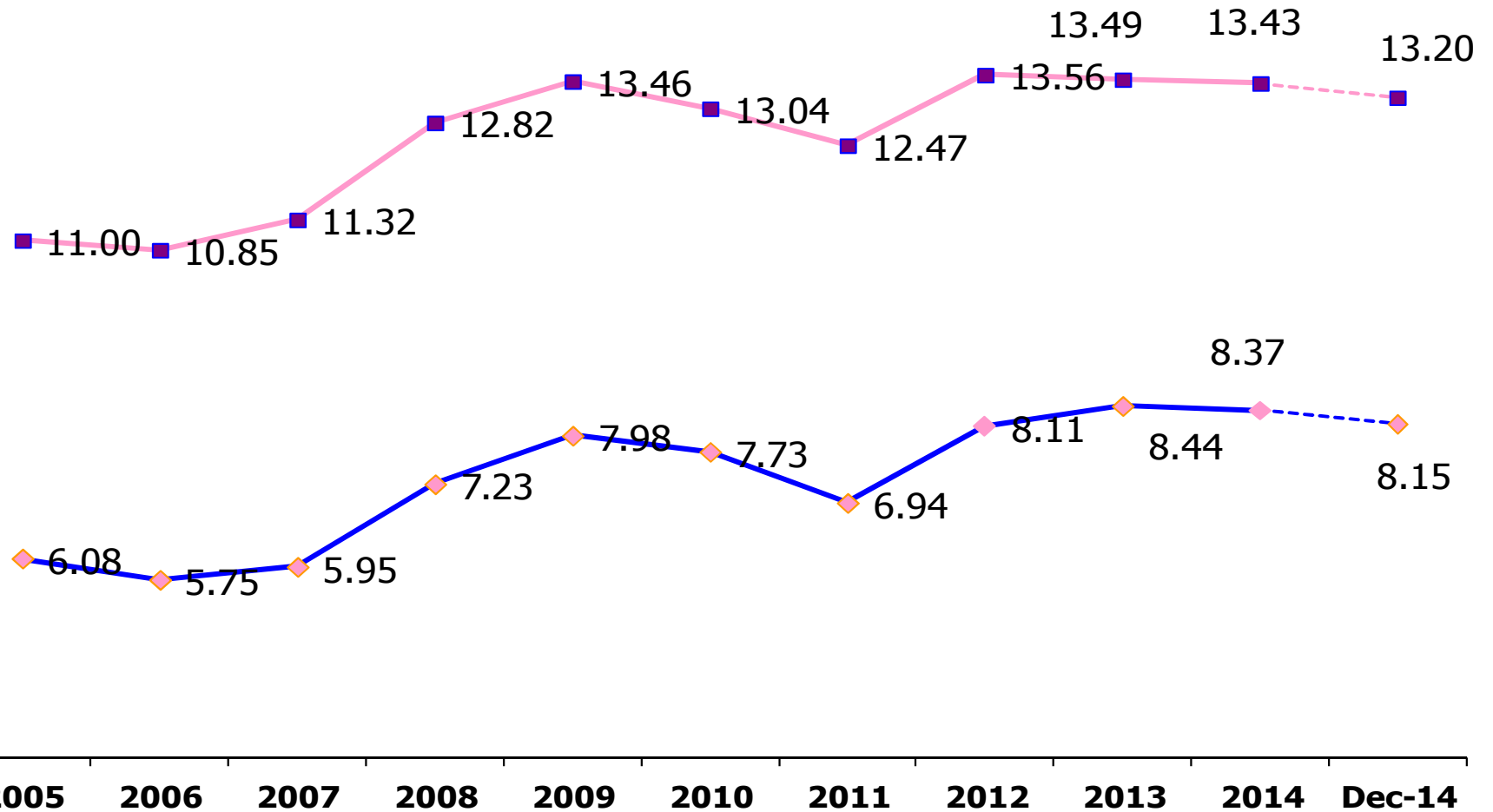


Net Profit Growth



Cost of deposits & Yield on advances

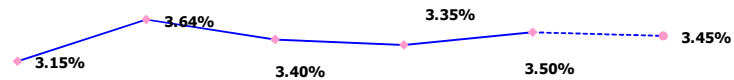
Cost of Deposits and Yield on Advances



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

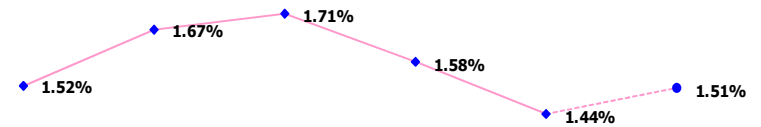
Key Business Ratios - Yearwise

Net Interest Margin



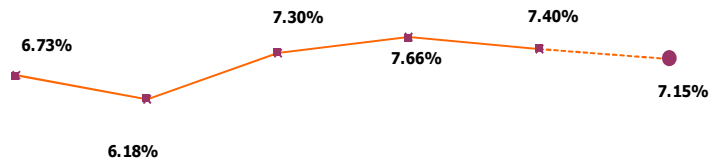
31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Dec 14

Return on Assets



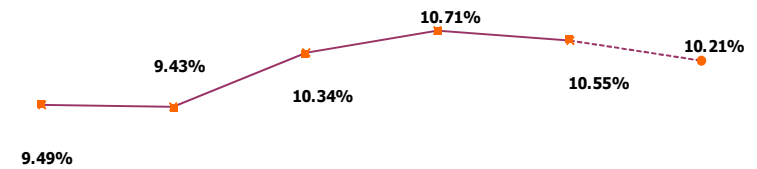
31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Dec 14

Cost of Funds



31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Dec 14

Yield on Funds

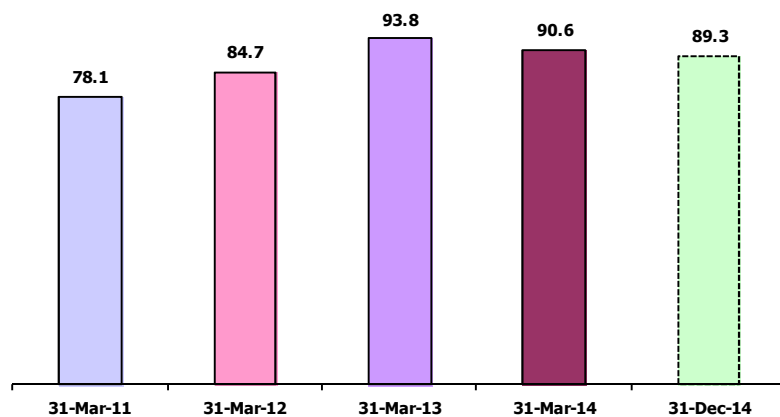


31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Dec 14

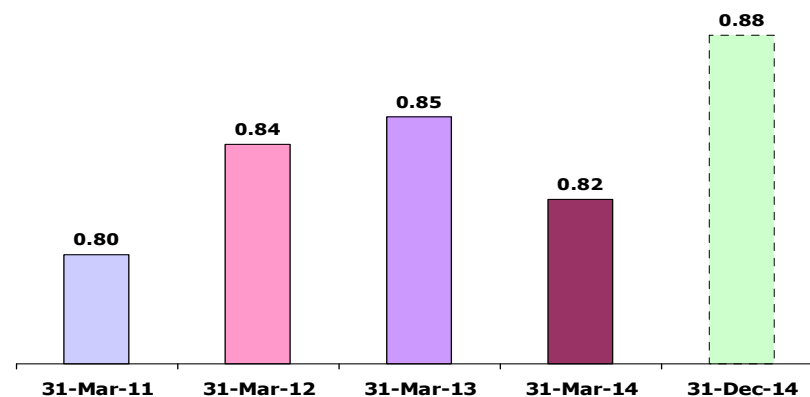
Efficiency

(Rs in Mn)

Business per Employee

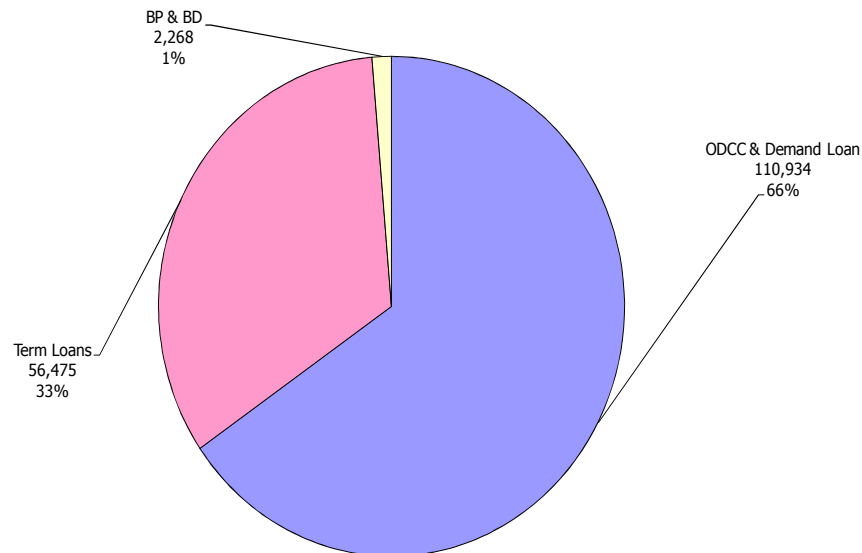


Profit per Employee



Loan Book – Products Composition

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	110934	65%
Term Loans	56475	33%
Bills Purchased & Bills Discounted	2268	2%
Gross Loans Total	169677	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
- ✓ Though the advances has increased by 7% y-o-y on net basis, in case if we take note of decrease in JL portfolio of Rs.6372 Mn & Rs.3254 Mn sold to ARC during last one year, the total increase of advance portfolio comes to 14% even after considering regular repayments.

Loan book – Composition

Sectoral Deployment as on 31st December 2014

Particulars	Amount (INR Mn)	% to Total Advances
Agriculture (includes AJL – 20020 Mn)	28398	17%
M S M E	54804	32%
Large Industries	11586	7%
Retail Traders	9778	6%
Wholesale Traders	20192	12%
Commercial Real Estate	9277	6%
JL Non Agriculture	5744	3%
Housing Loans	10430	6%
Other Personal Loan (incl Personal Loan, Clean loan, Clean OD, Consumer loan, etc.)	4165	2%
Loans collateralized by Deposits	3059	2%
Infrastructure	1265	1%
NBFC	1790	1%
Others (Edu. Loan, Staff Loan, etc)	9189	5%
Gross Loans Total	169677	100%

Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	167550	99%
Unsecured Loans	2127	1%
Total	169677	100%

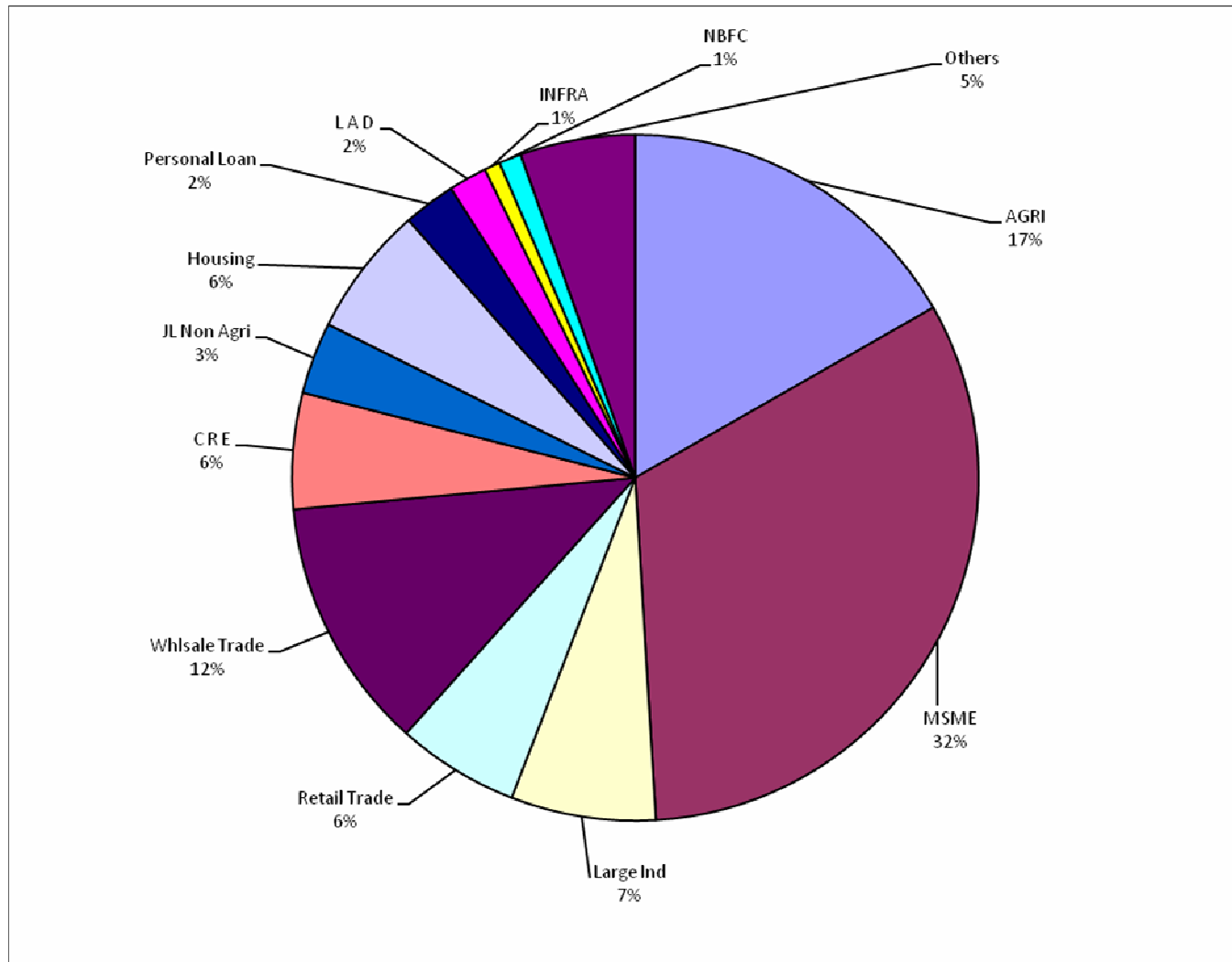
- ✓ Trading & MSME loans earning higher yields constitute about 50%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1% only
- ✓ Jewel Loan portfolio decreased by Rs.4010 Mn when compared to FY 2014.
- ✓ Total Jewel Loan outstanding as on 31.12.2014 - Rs.25,650 Mn

AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

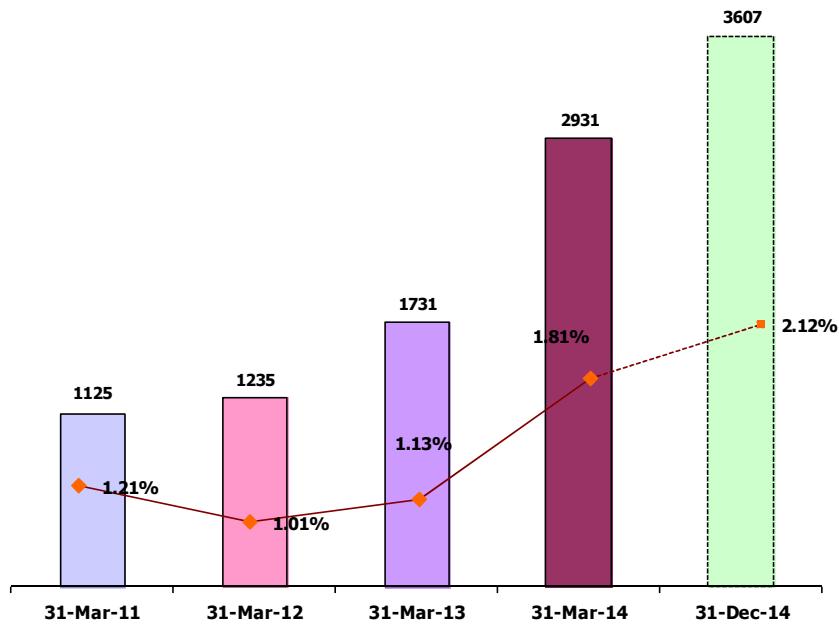
Advances to Major Industries as on 31st December 2014

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	9879	6%
b) Other Textiles	3768	2%
Metals		
a) Iron & Steel	7824	5%
b) Other Metals	2330	1%
Paper & Paper Products	4058	2%
Food Processing	2669	1%
Chemicals	1764	1%
Rubber & Plastics	1556	1%
Engineering	2729	2%
Beverage & Tobacco	169	-
Automobiles	652	1%
Other Industries (includes Leather, Wood, Cement, Gems & Jewels, etc)	1579	1%
Total	38977	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	130698	77%
Total Gross Advances	169677	100%

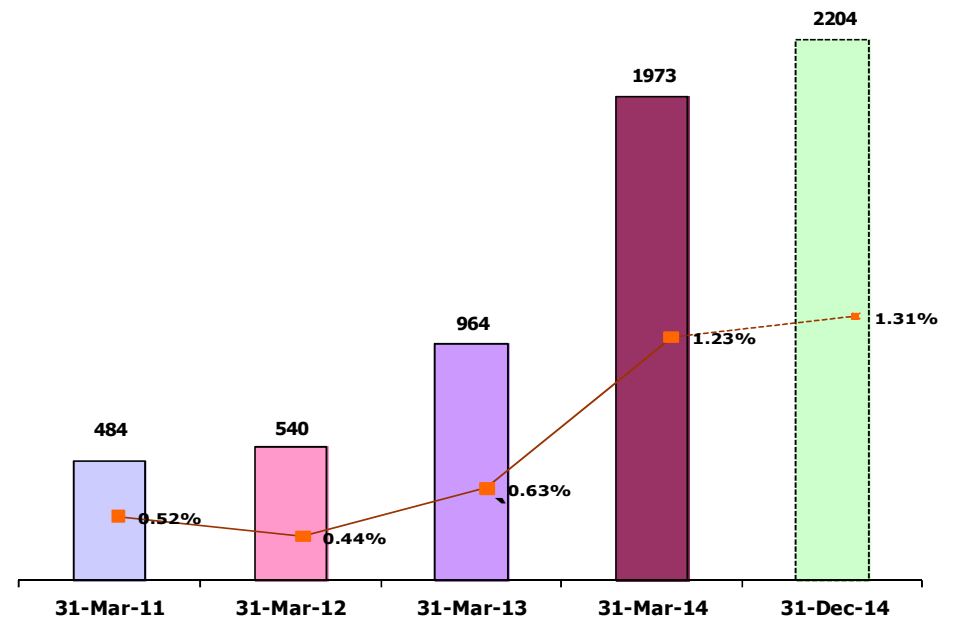
Asset Quality

(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	Q3 FY 2015	9M FY 2015
NPA Opening balance		882	1125	1235	1731	3379	2931
Additions	A	1207	1444	2234	4562	655	3165
Recovery / SR		376	649	486	1865	311	1607
Upgradations		114	165	232	168	60	142
Net Addition	B	717	630	1516	2529	284	1416
Write-off		474	520	1020	1329	56	740
NPA Closing balance		1125	1235	1731	2931	3607	3607
Technical Write-off (TW) during the period		540	484	948	1226	0	618
Provision made during the period	C	672	570	970	1485	267	1225
T W recovery	D	291	400	599	544	142	646
Provision made net of TW Recovery	E = C-D	381	170	371	941	125	579
Gross Advance	F	92555	122217	153428	162236	169677	169677
Additions % of Gross Advance	A / F	1.30	1.18	1.46	2.81	0.39	1.87
Net Addition % of Gross Advance	B / F	0.42	0.37	0.89	1.49	0.17	0.83
Net provision made % of Gross Adv	E / F	0.41	0.14	0.24	0.58	0.07	0.34
Gross NPA %		1.21	1.01	1.13	1.81	2.12	2.12
Net NPA %		0.52	0.44	0.63	1.23	1.31	1.31

Restructured Accounts

Only one account to the tune of Rs.68 Mn has been restructured during Q3 FY 2015

Balance outstanding as on 31.12.2014 in respect of Restructured Standard borrowers:

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	2	734
Under SME Debt Restructuring Mechanism	7	142
Under Other Debt Restructuring Mechanism	4	1690
Total	13	2566

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ % of Restructured Standard Advances to Gross Advances - 1.51% Q3 FY 15 Vs 1.91% Q3 FY 14
- ✓ Total addition to SR in Q3 FY 2015 is Rs.60 Mn and amount outstanding in Security Receipts / SR Application money - 3254 Mn
- ✓ Amount serviced during Q3 FY 2015 in restructured accounts is Rs.67 Mn

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	DEC 2014	DEC 2013
SLR Securities	59865	50931
Non-SLR Securities	7608	7983
Total Investments	67473	58914
Yield on Investments	7.44%	7.33%
Investments Breakup:		
- A F S	12765 (19%)	4232 (7%)
- H T M	54599 (81%)	54678 (93%)
- H F T	109	4
Total Investments	67473	58914
Modified Duration:		
- A F S	2.23	2.91
- H T M	4.39	4.32
- H F T	7.17	-
- Overall Portfolio	4.05	4.29



Thank You

