



INVESTOR PRESENTATION – SEPTEMBER 2015



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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

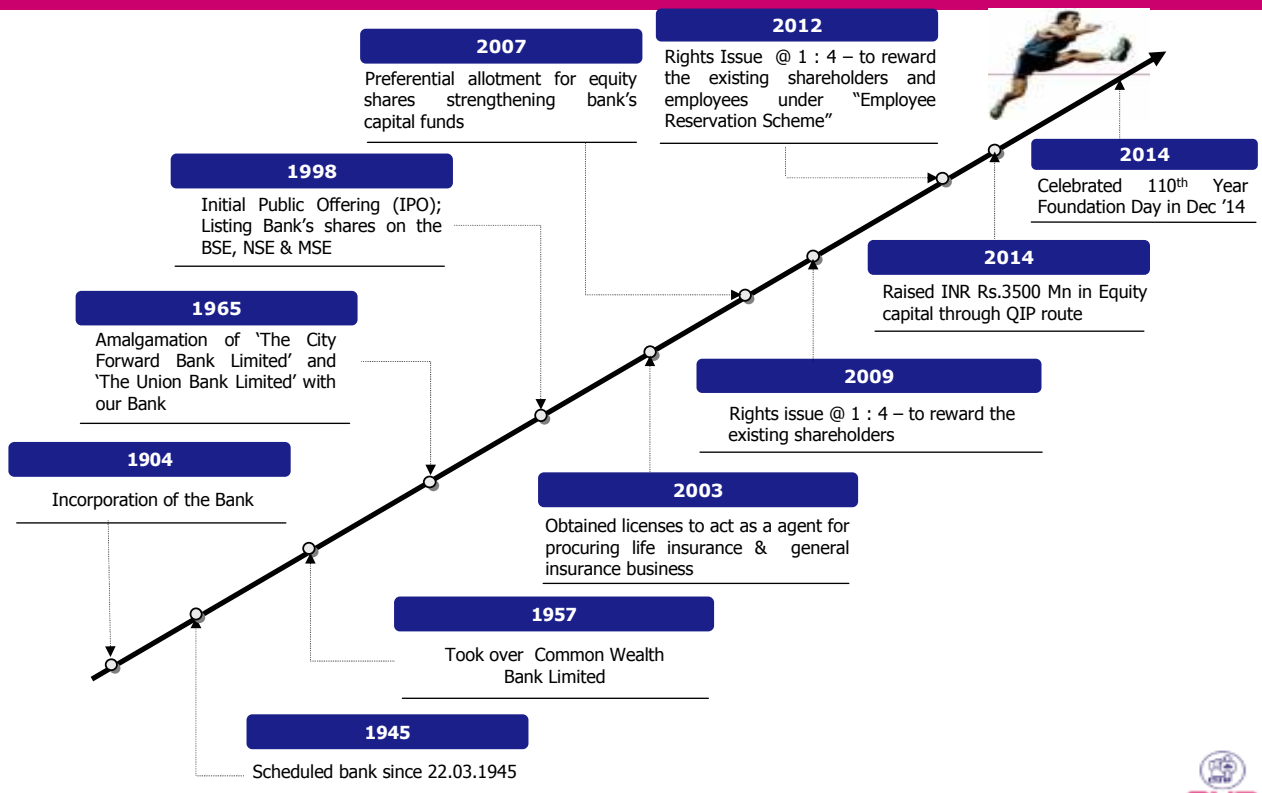
Purely retail Liability Franchise

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

**5 year
CAGR of
20%+**

**Consistent
Return with
Superior
ROA, ROE**

Key milestones





3. Q2 / H1 FY 2016 – PEFORMANCE HIGHLIGHTS



Q2 / H1 FY 2016 Performance – A snapshot

- ✓ Deposits increased by 11% from Rs.232 Bn to Rs.256 Bn Y-o-Y
- ✓ Advances registered a growth of 12% from Rs.169 Bn to Rs.189 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 19% from Rs.1729 Mn to Rs.2052 Mn on Q2-Vs-Q2 basis and 16% from Rs.3455 Mn to Rs.4024 Mn on H1-Vs-H1.
- ✓ Net Profit increased by 15% from Rs.938 Mn to Rs.1078 Mn on Q2-Vs-Q2 and 14% from Rs.1932 Mn to Rs.2194 Mn on H1-Vs-H1.

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

	Q2 FY 2016	H1 FY 2016
➤ Return on Assets	1.45%	1.51%
➤ Net Interest Margin	3.74%	3.70%
➤ Return on Equity	15.07%	15.73%
➤ Earnings per share	Rs.1.81	Rs.3.68

- ✓ Gross NPA – 2.10% and Net NPA – 1.36%
- ✓ Provision Coverage Ratio – 61%
- ✓ CRAR – 15.09% (Basel III) of which core CRAR – 14.66%



4. Branch Network

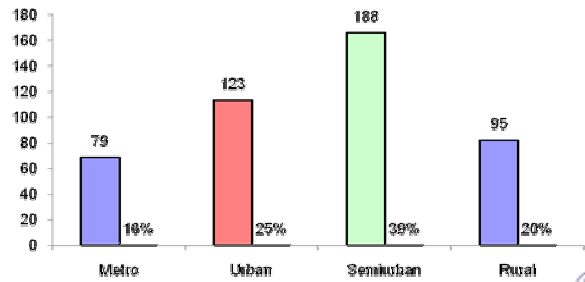


Strong presence in the South

As of Sep 2015 - 485 branches. 434 branches are located in South India out of which 330 in Tamil Nadu



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	330	77	68	73
Seemandhra	36	3	8	5
Telengana	23	3	5	4
Karnataka	26	5	5	5
Maharashtra	17	4	4	4
Kerala	15	2	2	2
Gujarat	9	1	3	2
Others	29	5	5	5
Total	485			



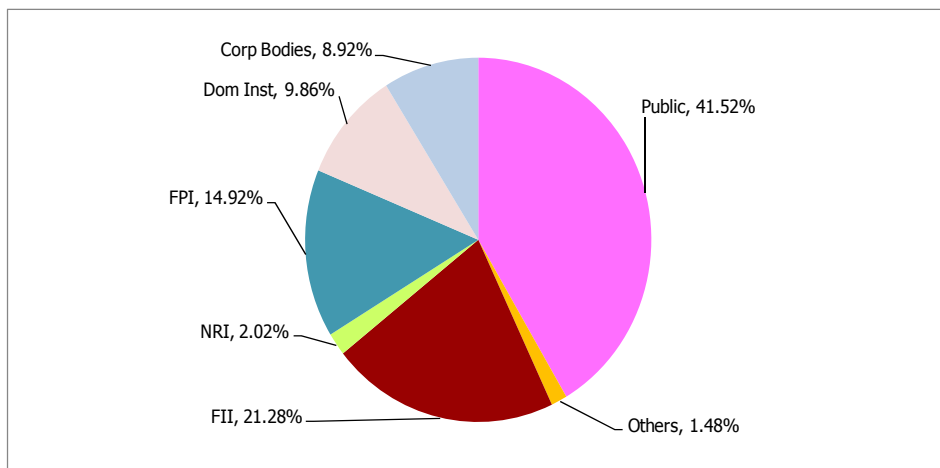


5. Ownership Pattern



A well diversified investor base

Ownership profile



Well diversified ownership of shareholders around 83000 Approx
Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 3.80%

A well diversified investor base

Major Institutional Shareholders as on 30th September 2015

Shareholders	% of holding
Lavender Investments Ltd (Chrys Capital)	3.95
GKFF Ventures (Argonaut Ventures)	3.93
Smallcap World Fund INC	3.31
NT Asian Discovery Master Fund	2.86
Life Insurance Corporation of India	2.45
Emblem FII	1.58
Acacia Partners	1.47
Somerset Emerging Markets Small Cap Fund	1.40
Bank Muscat India Fund	1.25
Faering Capital India Evolving Fund	1.11
Wasatch Core Growth Fund	1.11
TVF Fund Ltd	1.09



6. Management

Transparent 'Corporate Governance' practices



Board consists of 6 Independent Directors and 4 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 & allied products 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 Masters 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. With his sound track record he rose to the position of CEO of the Bank in 2005 he was appointed as the 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 is serving as MD & CEO of the Bank from May 2011. He holds the Degrees - Bachelor of Technology in Chemical Engineering, MBA from the Chinese University of Hong Kong, Ph.D. and CAIIB. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006. He not only possesses an academic background and but also has 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, 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 also an active environmentalist.
	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 a vast experience of 36 years in the Judiciary where he has held various positions.

A well experienced and strong Board

(2/2)

	Name	Profile
	Mr. C.R. Muralidharan, Director	Mr. C.R. Muralidharan is having 40 years of vast experience in regulatory Banking who 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).
	Dr. Veezhinathan Kamakoti, Director	Dr. Veezhinathan Kamakoti is the youngest person to become a professor of 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 area being Information Technology related Secured Systems Engineering and Security related software engineering.
	Mr. S. Mahalingam, Director	Mr. S. Mahalingam is a well known person in Indian IT industry having 43 years of experience in one of the leading IT company – Tata Consultancy Services Ltd (TCS). He retired as Chief Financial Officer and Executive Director of TCS and was involved in many 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 Hon's graduate in Commerce and Fellow member of Institute of Chartered Accountants of India. Besides our Bank, he is also on the Board of many corporates of high repute in India.
	Mr. R. Mohan, Director	Mr. R. Mohan possesses 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. He is a member of our Board representing the majority sector of Banking, Agriculture and Small Scale Industry.
	Smt. Abarna Bhaskar, Director	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.



6. Financial Performance and Business Profile

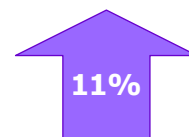


H1 FY 2016 Performance – A snapshot

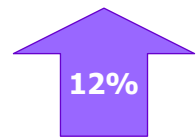
HIGHLIGHTS FOR THE HALF YEAR ENDED 30th SEPTEMBER 2015

- ✓ Deposits increased by 11% to Rs.256 Bn from Rs.232 Bn
- ✓ Advances increased by 12% from Rs.169 Bn to Rs.189 Bn
- ✓ Total Business grew by 11% from Rs.401 Bn to Rs.446 Bn
- ✓ CASA improved by 17% to Rs.50 Bn from Rs.43 Bn. % of CASA to total deposits stood at 19%.
- ✓ Net Interest Income increased by 18% from Rs.3929 Mn to Rs.4637 Mn
- ✓ Gross Profit increased by 16% to Rs.4024 Mn from Rs.3455 Mn
- ✓ Net Profit increased by 14% from Rs.1932 Mn to Rs.2194 Mn
- ✓ Net NPA stood at 1.36%
- ✓ ROA stands at 1.51%
- ✓ ROE stands at 15.73%
- ✓ Net Interest Margin stands at 3.70%
- ✓ Cost to Income ratio 39.33% vs 41.81% in H1 FY 2015

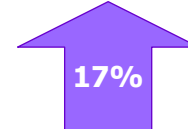
Deposits



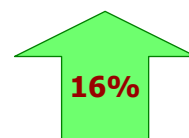
Advances



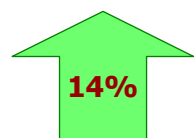
CASA



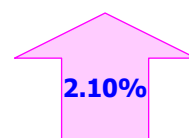
Gross Profit



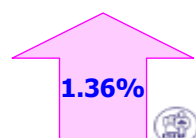
Net Profit



Gross NPA



Net NPA

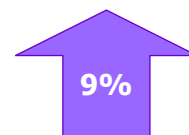


FY 2014-15 Performance – A snapshot

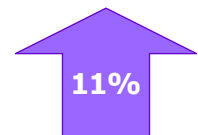
HIGHLIGHTS FOR THE YEAR ENDED 31st MARCH 2015

- ✓ Deposits increased by 9% to Rs.241 Bn from Rs.220 Bn
- ✓ Advances increased by 11% from Rs.162 Bn to Rs.181 Bn
- ✓ Total Business grew by 10% from Rs.382 Bn to Rs.422 Bn
- ✓ CASA grew by 18% to Rs.46 Bn from Rs.39 Bn
- ✓ NII increased by 6% from Rs.7594 Mn to Rs.8074 Mn
- ✓ Gross Profit increased by 19% to Rs.6926 Mn from Rs.5810 Mn
- ✓ Net Profit increased by 14% from Rs.3471 Mn to Rs.3950 Mn
- ✓ Net NPA stood at 1.30%
- ✓ ROA stands at 1.49%
- ✓ ROE stands at 16.91%
- ✓ Net Interest Margin stands at 3.44%
- ✓ Cost to income ratio decreased to 42.83% Vs 44.10% previous year

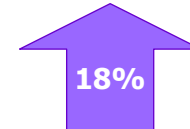
Deposits



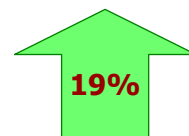
Advances



CASA



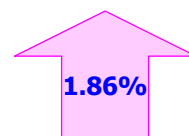
Gross Profit



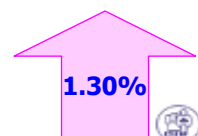
Net Profit



Gross NPA



Net NPA



H1 FY 16 Vs H1 FY 15 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	H1 FY 2016	H1 FY 2015	Inc / (Dec)	Growth	% Growth	FY 2015
Deposits	256161	231517	↑	24644	11%	240750
Advances	189348	169084	↑	20264	12%	180885
Total Business	445509	400601	↑	44908	11%	421635
Demand Deposits	18740	16467	↑	2273	14%	16681
Savings Deposits	31210	26345	↑	4865	18%	29626
CASA	49950	42812	↑	7138	17%	46307
Gross NPA	3983	3379	↑	604	18%	3358
Net NPA	2559	2187	↑	372	17%	2328
Gross NPA (%)	2.10%	2.00%				1.86%
Net NPA (%)	1.36%	1.30%				1.30%
C R A R (BASEL II)	15.41%	16.08%				16.59%
C R A R (BASEL III)	15.09%	16.00%				16.52%
- of which Tier I	14.66%	15.50%				16.03%
CD Ratio	74%	73%				75%
PCR	61%	62%				58%

Q2 FY 16 Vs Q2 FY 15 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q2 FY 2016	Q2 FY 2015	INC / (DEC)	% GROWTH	Q1 FY 2016
Net Interest Income	2401	2062	339	16%	2236
Other Income	945	902	43	5%	1049
Operating Expenses	1294	1235	59	5%	1314
Gross Profit	2052	1729	323	19%	1972
Provisions & Contingencies	974	791	183	23%	856
Net Profit	1078	938	140	15%	1116
Return on Assets	1.45%	1.42%			1.57%
Return on Equity	15.07%	16.19%			16.43%
Net Interest Margin	3.74%	3.54%			3.59%

H1 FY 16 Vs H1 FY 15 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	H1 FY 2016	H1 FY 2015	INC / (DEC)	% GROWTH	FY 2014-15
Net Interest Income	4637	3929	708	18%	8074
Other Income	1994	2009	-15	-ve	4041
Operating Expenses	2608	2483	125	5%	5188
Gross Profit	4024	3455	569	16%	6926
Provisions & Contingencies	1830	1523	307	20%	3085
Exceptional Items	-	-	-	-	109
Net Profit	2194	1932	262	14%	3950
Return on Assets	1.51%	1.50%			1.49%
Return on Equity	15.73%	17.70%			16.91%
Net Interest Margin	3.70%	3.43%			3.44%

Q2 FY 16 Vs Q2 FY 15 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q2 FY 2016	Q2 FY 2015	Growth (%)
Interest on Loans	5830	5469	7%
Interest on Investments	1433	1249	15%
Other Interest Income	87	111	-ve
Total Interest Income	7349	6829	8%

Interest Expenses Breakup

Particulars	Q2 FY 2016	Q2 FY 2015	Growth (%)
Int Exp on Deposits	4868	4702	4%
Other Int Expenses	81	64	25%
Total Interest Expenses	4948	4766	4%

Other Income Breakup

Particulars	Q2 FY 2016	Q2 FY 2015	Growth (%)
CEB & Charges	548	510	7%
Treasury Income	289	249	16%
Other Inc incl recoveries in written off a/cs	109	143	-ve
Total Other Income	945	902	5%

Operating Expenses Breakup

Particulars	Q2 FY 2016	Q2 FY 2015	Growth (%)
Employee Cost	489	467	5%
Other Operating Expenses	805	768	5%
Total Expenses	1294	1235	5%

H1 FY 16 Vs H1 FY 15 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	H1 FY 2016	H1 FY 2015	Growth (%)
Interest on Loans	11556	10680	8%
Interest on Investments	2669	2368	13%
Other Interest Income	185	214	-ve
Total Interest Income	14410	13262	9%

Interest Expenses Breakup

Particulars	H1 FY 2016	H1 FY 2015	Growth (%)
Int Exp on Deposits	9603	9207	4%
Other Int Expenses	169	126	35%
Total Interest Expenses	9772	9333	5%

Other Income Breakup

Particulars	H1 FY 2016	H1 FY 2015	Growth (%)
CEB & Charges	1068	1005	6%
Treasury Income	601	472	27%
Other Inc incl recoveries in written off a/cs	325	531	-ve
Total Other Income	1994	2008	-ve

Operating Expenses Breakup

Particulars	H1 FY 2016	H1 FY 2015	Growth (%)
Employee Cost	972	990	-ve
Other Operating Expenses	1636	1493	10%
Total Expenses	2608	2483	5%

FY 15 Vs FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2015	FY 2014	Growth (%)
Interest on Loans	21662	20921	4%
Interest on Investments	4925	4075	21%
Other Interest Income	402	463	-ve
Total Interest Income	26989	25459	6%

Interest Expenses Breakup

Particulars	FY 2015	FY 2014	Growth (%)
Int Exp on Deposits	18532	17340	7%
Other Int Expenses	383	525	-ve
Total Interest Expenses	18915	17865	6%

Other Income Breakup

Particulars	FY 2015	FY 2014	Growth (%)
CEB & Charges	1967	1743	13%
Treasury Income	1292	555	133%
Other Inc incl recoveries in written off a/cs	782	501	56%
Total Other Income	4041	2799	44%

Operating Expenses Breakup

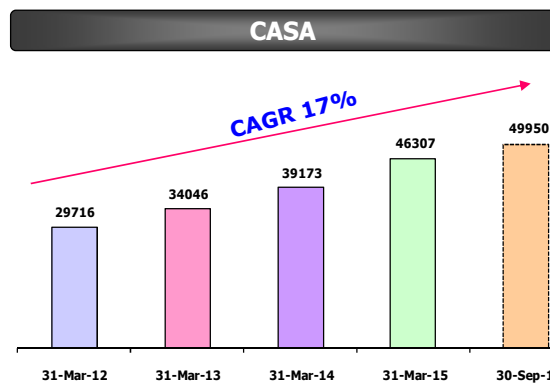
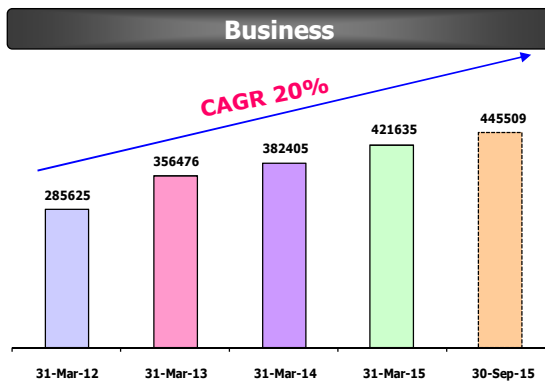
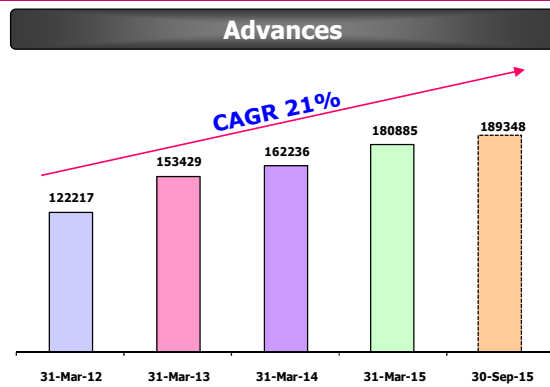
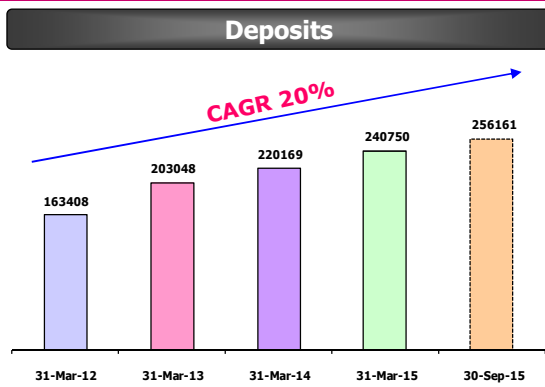
Particulars	FY 2015	FY 2014	Growth (%)
Employee Cost	2103	1856	13%
Other Operating Expenses	3086	2727	13%
Total Expenses	5188	4583	13%

Key Business Indicators

Key indicators

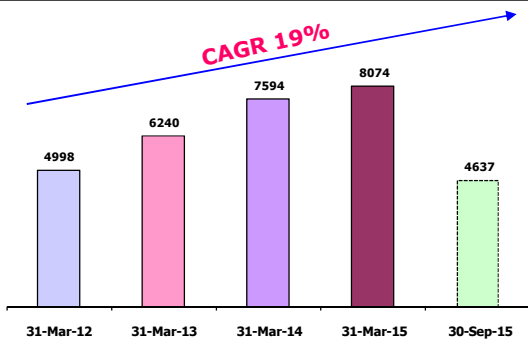
Particulars	Q2 FY 2016	Q2 FY 2015	H1 FY 2016	H1 FY 2015	FY 2014-15
Cost of Deposits	7.69%	8.22%	7.78%	8.24%	8.15%
Yield on Advances	13.00%	13.57%	12.97%	13.28%	13.18%
Yield on Investments	7.42%	7.57%	7.45%	7.64%	7.63%
Net Interest Margin	3.74%	3.54%	3.70%	3.43%	3.44%
Cost to Income	38.68%	41.68%	39.33%	41.81%	42.83%
Cost of Funds	6.65%	7.15%	6.73%	7.21%	7.13%
Yield on Funds	9.88%	10.24%	9.92%	10.24%	10.17%
Per Employee Business (in INR Mn)	99.85	90.48	99.85	90.48	96.53
Per Employee Profit (in INR Mn) (Ann)	0.97	0.85	0.99	0.87	0.91
EPS (in INR) – FV INR 1/- share (Not Ann)	1.81	1.61	3.68	3.44	6.82

Strong Deposits and Advances growth

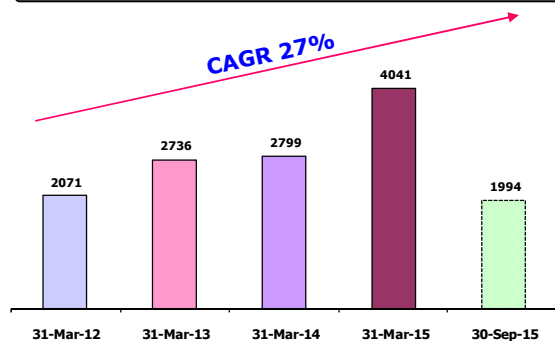


Income Growth over the years ...

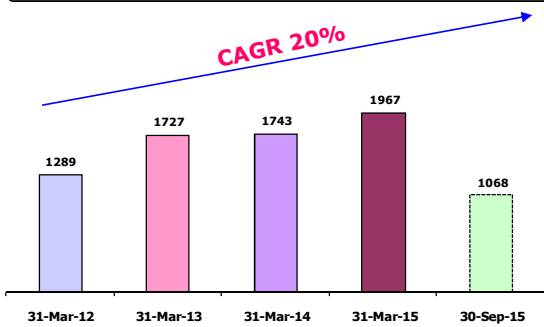
Net Interest Income Growth



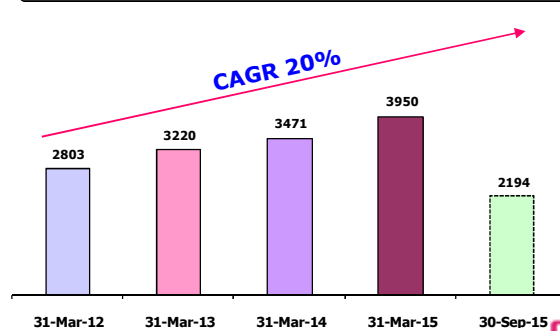
Other Income Growth



CEB Growth

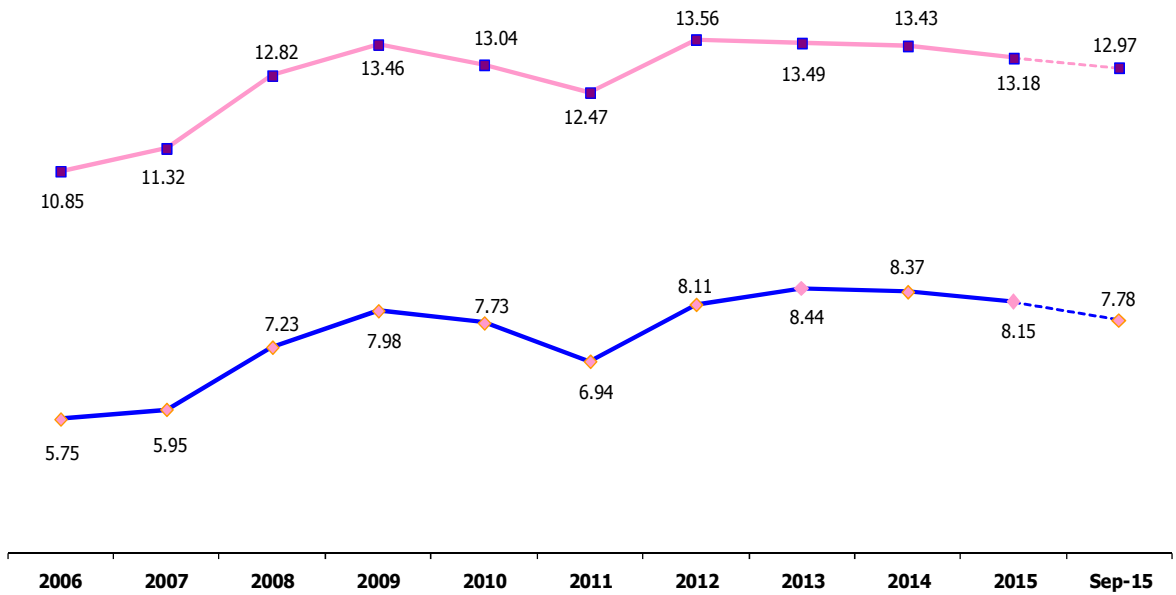


Net Profit Growth



Cost of deposits & Yield on advances

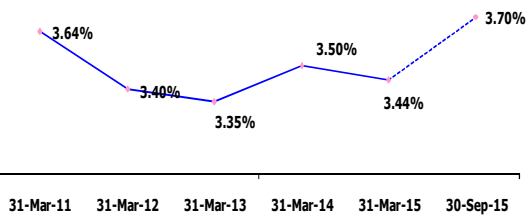
Cost of Deposits and Yield on Advances



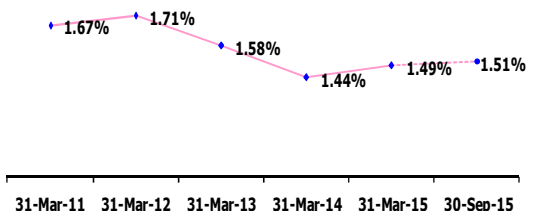
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Key Business Ratios - Yearwise

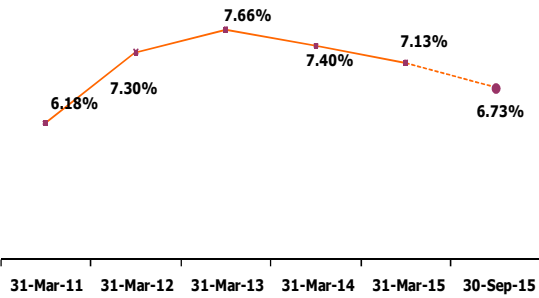
Net Interest Margin



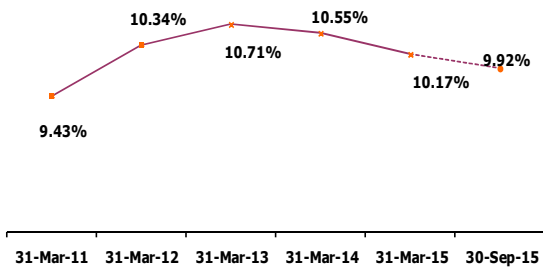
Return on Assets



Cost of Funds



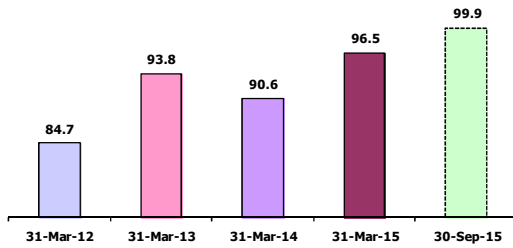
Yield on Funds



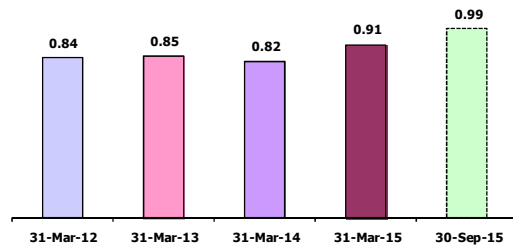
Efficiency

(Rs in Mn)

Business per Employee



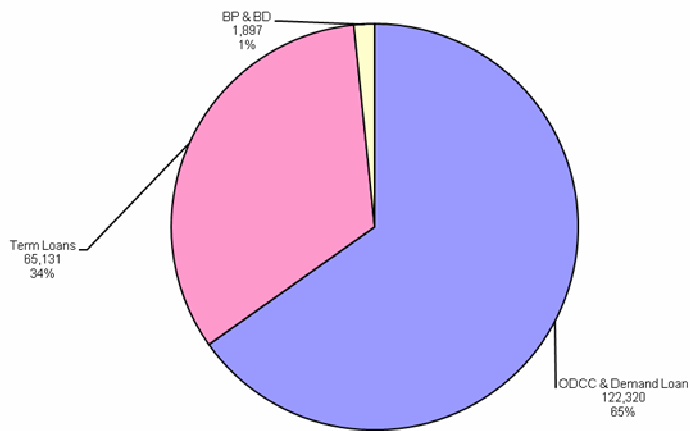
Profit per Employee



Loan Book – Products Composition

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	122320	65%
Term Loans	65131	34%
Bills Purchased & Bills Discounted	1897	1%
Gross Loans Total	189348	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 2015

Particulars	Amount (INR Mn)	% to Total Advances
Agriculture (includes AJL – 18039 Mn)	28540	15%
M S M E	66095	35%
Large Industries	12521	7%
Retail Traders	10447	5%
Wholesale Traders	23291	12%
Commercial Real Estate	10731	5%
JL Non Agriculture	3373	2%
Housing Loans	13205	7%
Other Personal Loan (includes Personal Loan, Clean loan, Clean OD, Consumer loan, etc.)	5219	3%
Loans collateralized by Deposits	3958	2%
Infrastructure	1184	1%
NBFC	1787	1%
Others (Educational Loan, Staff Loan, etc)	8997	5%
Gross Loans Total	189348	100%

Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	187610	99%
Unsecured Loans	1738	1%
Total	189348	100%

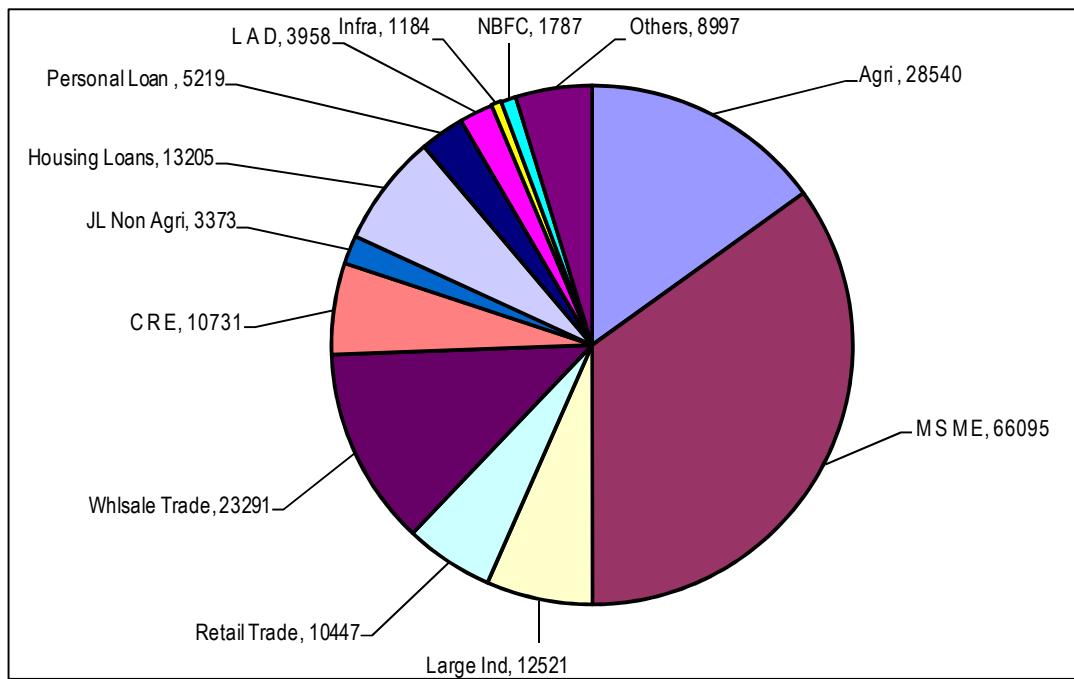
- ✓ Trading & MSME loans earning higher yields constitute about 52%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1% only
- ✓ Jewel Loan portfolio decreased by Rs.6088 Mn when compared to Q2 FY 2015.
- ✓ Total Jewel Loan outstanding as on 30.09.2015 - Rs.21,565 Mn

AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

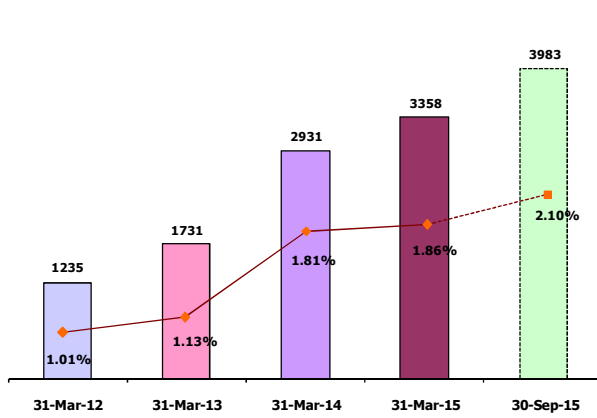
Advances to Major Industries as on 30th September 2015

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	10259	5%
b) Other Textiles	6230	3%
Metals		
a) Iron & Steel	6494	4%
b) Other Metals	2745	1%
Paper & Paper Products	4450	2%
Food Processing	2473	1%
Chemicals	1947	1%
Rubber & Plastics	1927	1%
Engineering	3402	2%
Beverage & Tobacco	273	1%
Vehicle & Autoparts	934	1%
Other Industries (includes Leather, Wood, Cement, Gems & Jewels, etc)	2004	1%
Total	43138	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	146210	77%
Total Gross Advances	189348	100%

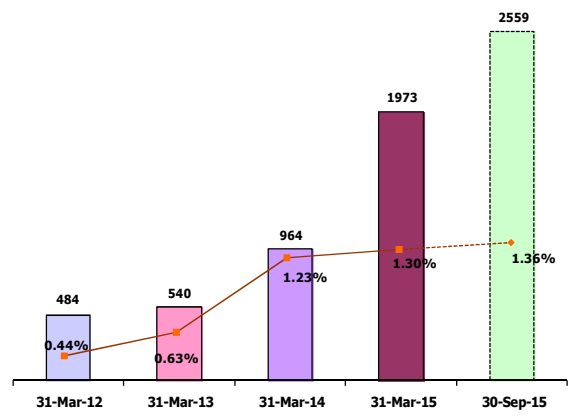
Asset Quality

(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	FY Mar-14	FY Mar-15	H1 FY 2016
NPA Opening balance		882	1125	1235	1731	2931	3358
Additions	A	1207	1444	2234	4562	4250	1752
Recovery / SR		376	649	486	1865	2118	387
Upgradations		114	165	232	168	227	204
Net Addition	B	717	630	1516	2529	1905	1161
Write-off		474	520	1020	1329	1478	536
NPA Closing balance		1125	1235	1731	2931	3358	3983
Technical Write-off (TW) during the period		540	484	948	1226	618	511
Provision made during the period	C	672	570	970	1485	1650	950
T W recovery	D	291	400	599	544	750	147
Provision made net of TW Recovery	E = C-D	381	170	371	941	900	803
Gross Advance	F	92555	122217	153428	162236	180885	189348
Additions % of Gross Advance	A / F	1.30	1.18	1.46	2.81	2.35	0.93
Net Addition % of Gross Advance	B / F	0.77	0.52	0.99	1.56	1.05	0.61
Credit cost	E / F	0.41	0.14	0.24	0.58	0.50	0.42
Gross NPA %		1.21	1.01	1.13	1.81	1.86	2.10
Net NPA %		0.52	0.44	0.63	1.23	1.30	1.36

Restructured Accounts

No account has been restructured during H1 FY 2016

Balance outstanding as on 30.09.2015 in respect of Restructured Standard borrowers:

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	1	708
Under SME Debt Restructuring Mechanism	4	122
Under Other Debt Restructuring Mechanism	4	1633
Total	9	2463

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ Restructured Standard Advances to Gross Advances - 1.30% H1 FY 16 Vs 1.48% H1 FY 15
- ✓ No fresh sale to ARC during H1 FY 2016 and amount outstanding in Security Receipts - 3730 Mn
- ✓ Amount serviced during Q2 FY 2016 in restructured standard accounts is Rs.81 Mn
- ✓ No fresh slippage from restructured standard accounts to NPA status during Q2 FY 2016

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	SEP 2015	MAR 2015	SEP 2014
SLR Securities	68110	54875	61217
Non-SLR Securities	4288	3849	2684
Total Investments	72398	58724	63901
Yield on Investments	7.64%	7.63%	7.45%
Investments Breakup:			
- A F S	20599 (28%)	14304 (24%)	13583 (21%)
- H T M	51799 (72%)	44420 (76%)	50209 (79%)
- H F T	-	-	109
Total Investments	72398	58724	63901
Modified Duration:			
- A F S	1.93	2.28	1.94
- H T M	4.64	4.16	4.46
- H F T	-	-	6.26
- Overall Portfolio	4.00	3.83	4.03

Thank You