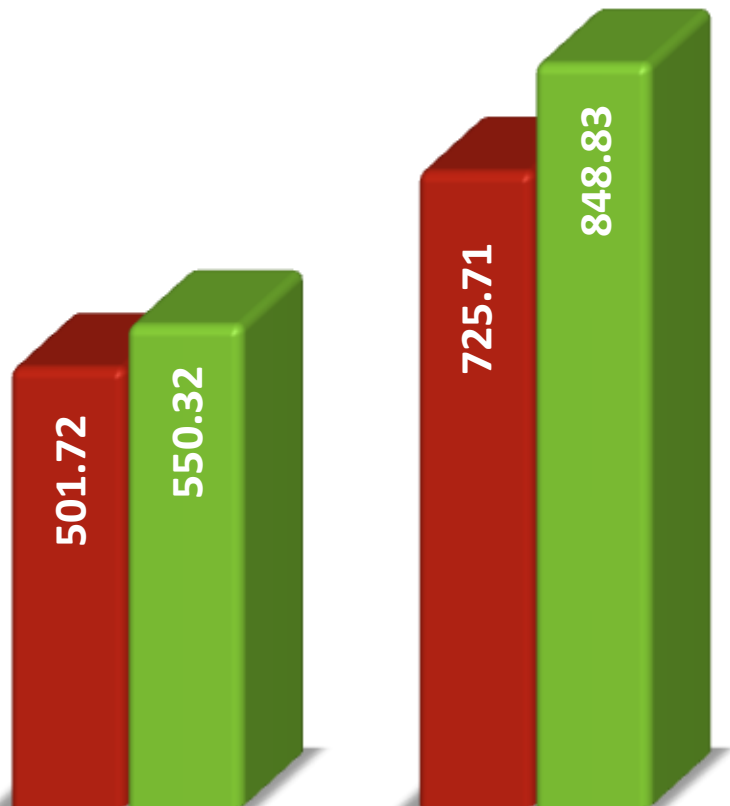




Investor Presentation

FY 2012-13

Net Profit & Operating Profit (YoY)



Net Profit

Operating Profit

■ Mar-12

■ Mar-13

Net Profit

- Net Profit increased by 9.69% from Rs.501.72 crore to Rs.550.32 crore

Operating Profit

- Operating Profit increased by 16.97% from Rs.725.71 crore to Rs.848.83 crore

Business Performance (YoY)

Particulars (Rs. in crore)	Year ended		Growth (%)
	Mar 13	Mar 12	
Business	68,359	56,316	21.4
Gross Deposits	38,653	32,112	20.4
Gross Advances	29,706	24,205	22.7
Average Deposits	33,975	27,156	25.1
Average Advances	25,645	19,976	28.4
Total Assets	46,733	37,635	24.2

Performance Highlights (YoY)

Particulars (Rs. in crore)	Year ended		Growth (%)
	Mar 13	Mar 12	
Net Interest Income	1,158.47	917.12	26.3
Other Income	452.56	350.15	29.2
Operating Revenue	1,611.03	1,267.27	27.1
Operating Profit	848.83	725.71	17.0
Net Profit	550.32	501.72	9.7
Net Interest Margin (%)	3.03%	3.08%	(5 bps)
Return on Assets (%)	1.35%	1.56%	(21 bps)
Return on Networth (%)	17.84%	18.53%	(69 bps)

Performance Highlights (QoQ)

Particulars (Rs. in crore)	Quarter Ended		Growth (%)	Quarter Ended Dec-12	Seq. Growth (%)
	Mar-13	Mar-12			
Net Interest Income	310.32	260.99	18.9	308.44	0.6
Other Income	157.80	111.80	41.1	105.49	49.6
Operating Revenue	468.12	372.79	25.6	413.93	13.1
Operating Profit	239.86	213.05	12.6	211.99	13.1
Net Profit	158.58	146.79	8.0	113.04	40.3
Net Interest Margin (%)	3.06%	3.04%	2 bps	3.20%	(14 bps)
Return on Assets (%)	1.44%	1.63%	(19 bps)	1.10%	34 bps
Return on Networth (%)	20.56%	21.64%	(108 bps)	14.59%	597 bps

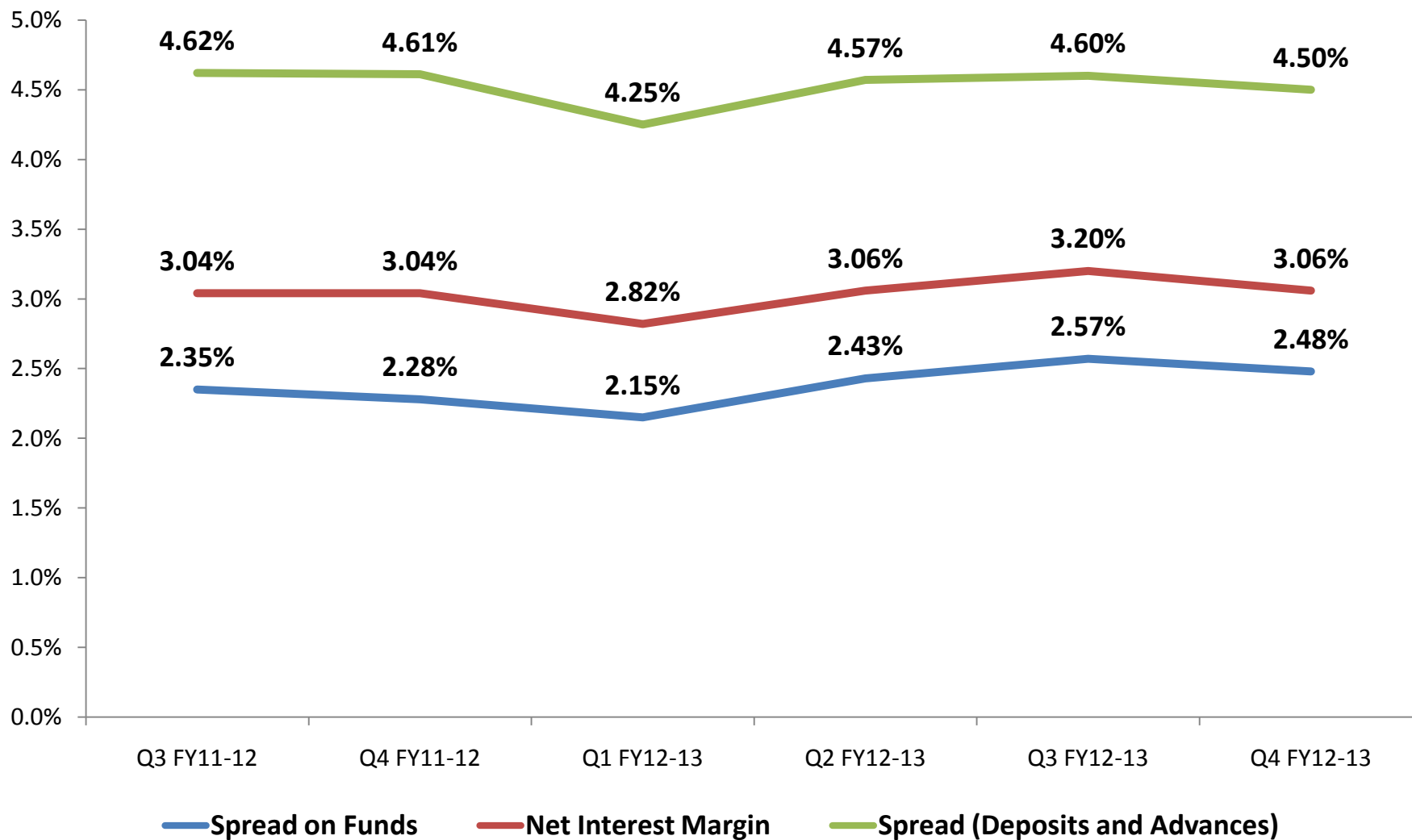
Key Ratios - I

Particulars	Year Ended		Quarter Ended		
	Mar-13	Mar-12	Mar-13	Mar-12	Dec-12
Cost of Deposits (%)	8.30	8.11	8.18	8.29	8.21
Yield on Advances (%)	12.77	12.71	12.68	12.90	12.81
Cost of Funds (%)	8.24	8.11	8.21	8.35	8.11
Yield on Funds (%)	10.65	10.44	10.69	10.63	10.68
Yield on Investments (%)	7.84	7.73	7.76	7.80	7.63
Spread (%)	2.41	2.33	2.48	2.28	2.57
NIM (%)	3.03	3.08	3.06	3.04	3.20
Return on Assets (%)	1.35	1.56	1.44	1.63	1.10
Return on Networth (%)	17.84	18.53	20.56	21.64	14.59

Key Ratios - II

Particulars	Year Ended		Quarter Ended		
	Mar-13	Mar-12	Mar-13	Mar-12	Dec-12
Cost to Income (%)	47.31	42.73	48.76	42.85	48.79
Cost to Income - excl Bad Debts w/o (%)	45.02	41.47	48.69	42.80	42.56
Business per employee (Rs. in crore)	10.14	9.84	10.14	9.84	10.03
Profit per employee (Rs. in lakhs)	8.18	8.84	9.43	8.84	7.22
Operating Profit/ Total Income (%)	18.08	20.04	18.68	20.11	18.00
Net Profit/ Total Income (%)	11.72	13.86	12.35	13.86	9.60
Operating Expenses/ Total Income (%)	8.92	7.65	9.97	8.14	9.84
Staff Cost / Total Income (%)	7.32	7.30	7.80	6.94	7.31
Staff Cost / Total Expenses (%)	8.93	9.13	9.60	8.69	8.91
Staff Cost / Operating Expenses (%)	45.08	48.82	43.90	46.02	42.62

Spread & NIM (Quarterly)



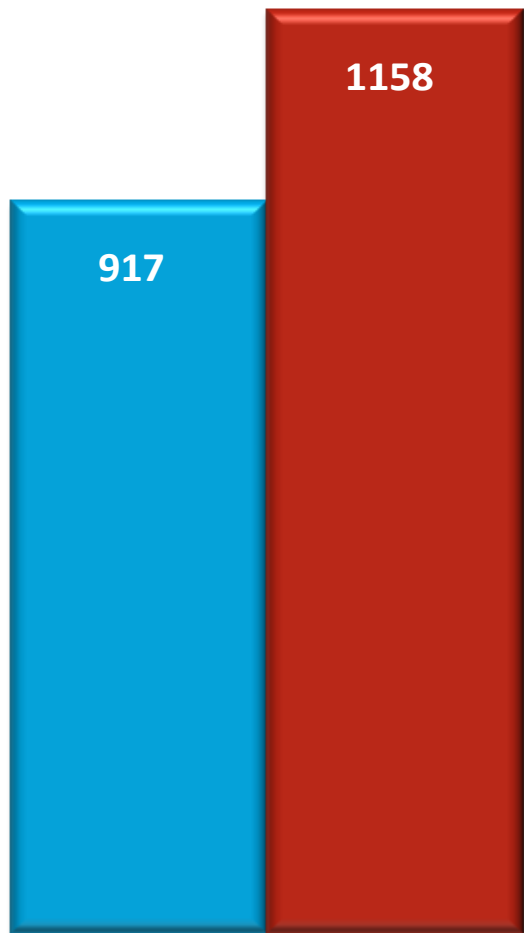
Income & Expenses Analysis (YoY)

Particulars (Rs. in crore)	Year ended		Growth (%)
	Mar 13	Mar 12	
Interest earned	4,242.43	3,270.37	29.7
Interest expended	3,083.96	2,353.25	31.1
Net Interest Income	1,158.47	917.12	26.3
Other Income	364.21	323.95	12.4
Profit on sale of Investment	88.35	26.20	237.2
Operating Revenue	1,611.03	1,267.27	27.1
Operating expenses	762.20	541.56	40.7
Employee cost	343.62	264.41	30.0
Other expenses	418.58	277.15	51.0
Operating Profit	848.83	725.71	17.0
Risk Provisions	123.39	93.76	31.6
Profit Before Tax	725.44	631.95	14.8
Provision for Taxes	175.12	130.23	34.5
Net Profit	550.32	501.72	9.7

Income & Expenses Analysis (QoQ)

Particulars (Rs. in crore)	Quarter Ended		Growth (%)	Quarter Ended Dec-12	Seq. Growth (%)
	Mar-13	Mar-12			
Interest earned	1126.15	947.47	18.9	1,072.10	5.0
Interest expended	815.82	686.48	18.8	763.66	6.8
Net Interest Income	310.33	260.99	18.9	308.44	0.6
Other Income	105.68	98.16	7.7	92.56	14.2
Profit on Investment	52.12	13.64	282.1	12.93	303.1
Operating Revenue	468.12	372.79	25.6	413.93	13.1
Operating expenses	228.27	159.74	42.9	201.94	13.0
Employee cost	100.20	73.52	36.3	86.06	16.4
Other expenses	128.07	86.22	48.5	115.88	10.5
Operating Profit	239.86	213.05	12.6	211.99	13.1
Risk Provisions	88.76	6.84	1197.7	65.22	36.1
Profit Before Tax	151.10	206.21	(26.7)	146.77	3.0
Provision for Taxes	(7.48)	59.42	(112.6)	33.73	(122.2)
Net Profit	158.58	146.79	8.0	113.04	40.3

Net Interest Income (YoY & QoQ)



■ Mar-12

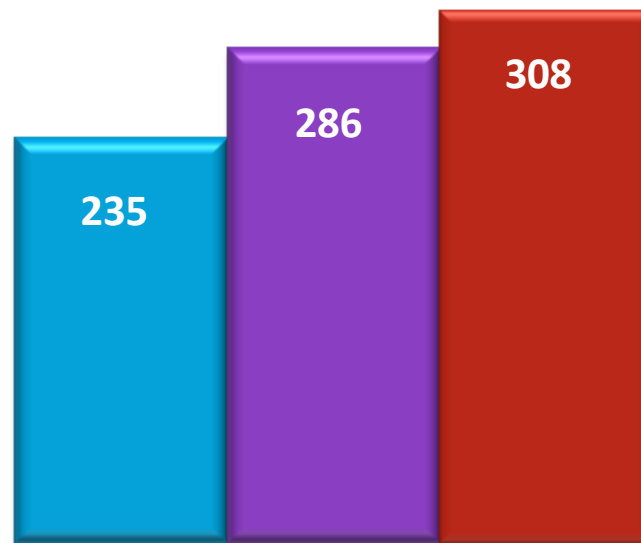
■ Mar-13

YoY

- Increased by 26.3%

QoQ

- Q4 FY13 vs Q4 FY12 - Increased by 18.9%
- Q4 FY13 vs Q3 FY13 – Same level

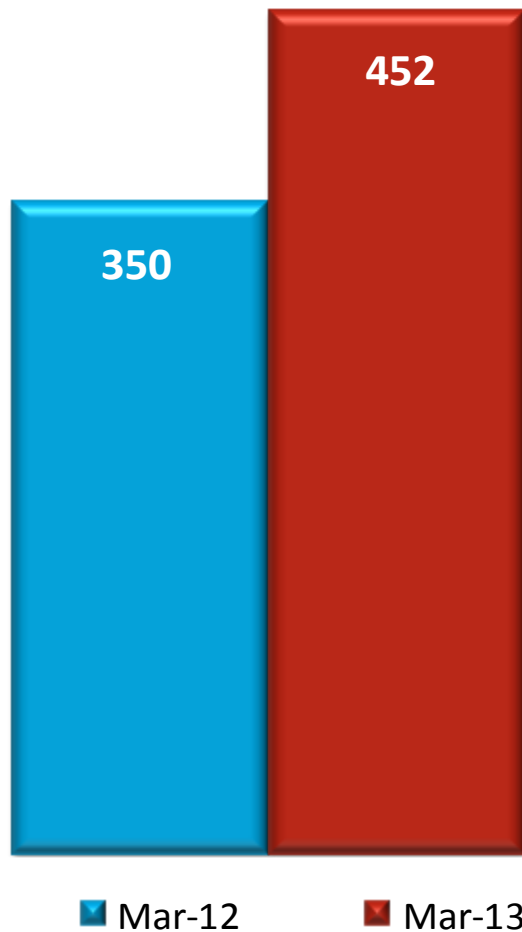


■ Q3 FY11-12

■ Q2 FY12-13

■ Q3 FY12-13

Other Income (YoY & QoQ)

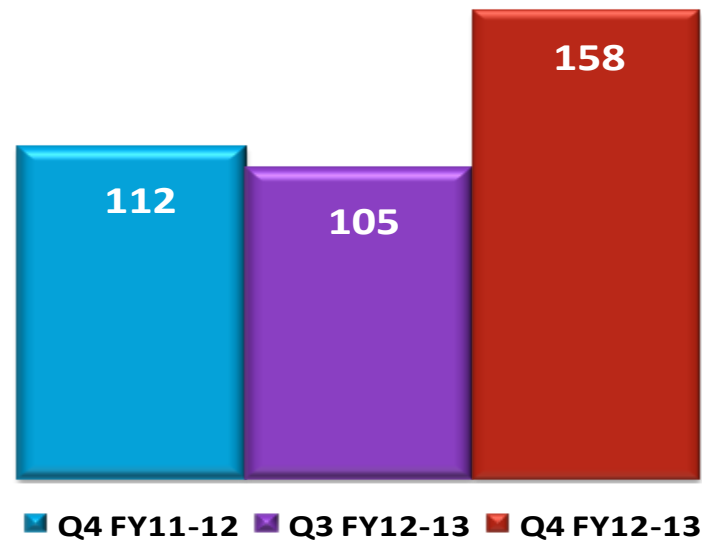


YoY

- Increased by 29.2%

QoQ

- Q4 FY13 vs Q4 FY12 - Increased by 41.1%
- Q4 FY13 vs Q3 FY13 - Increased by 49.6%



Provisions & Contingencies

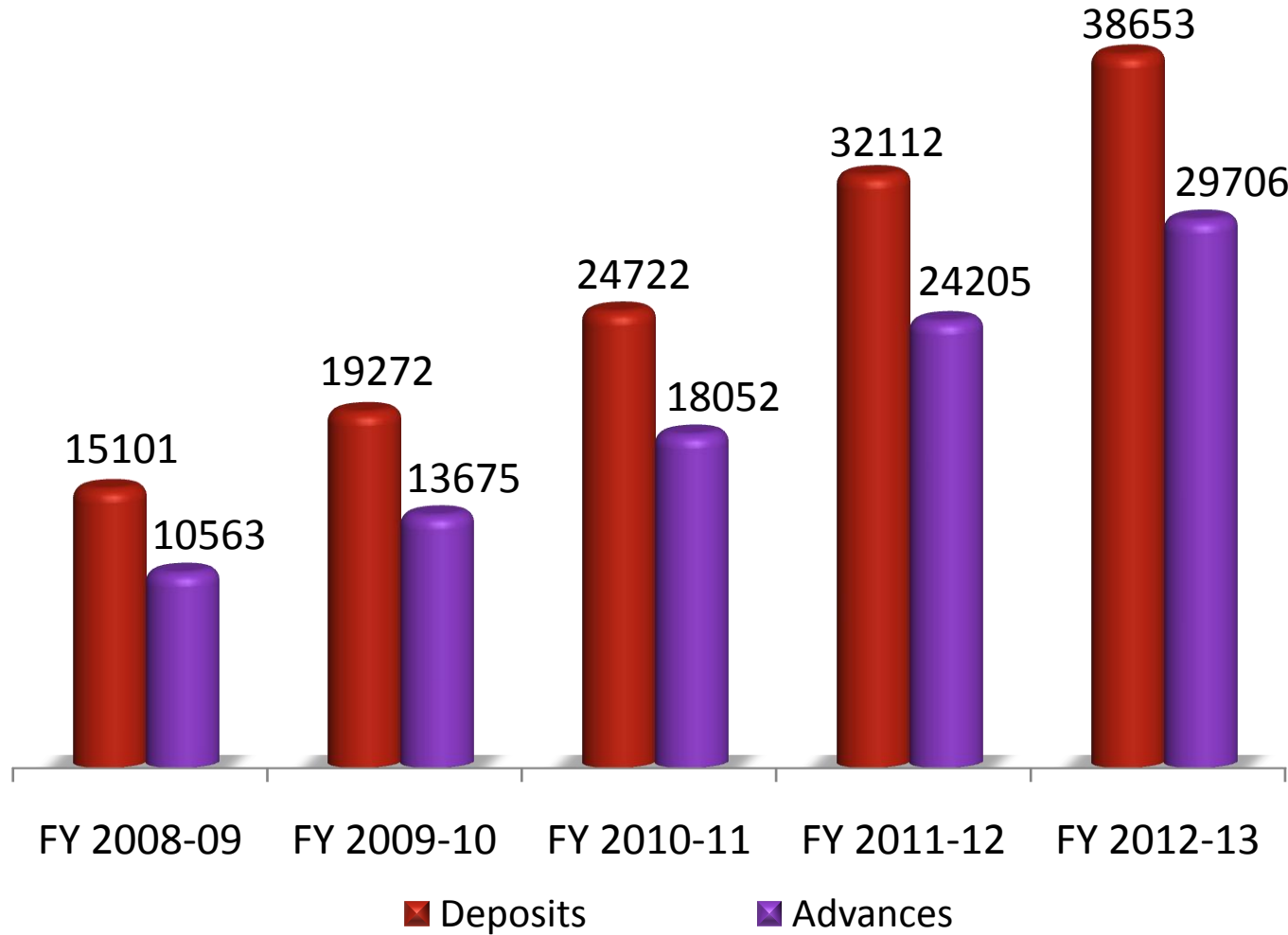
Particulars (Rs. in crore)	Year Ended		Quarter Ended		
	Mar-13	Mar-12	Mar-13	Mar-12	Dec-12
NPA	104.67	19.09	29.86	(15.15)	72.95
Standard Assets	36.64	28.84	16.64	10.47	14.91
Restructured Advances	23.32	3.81	21.70	5.73	(9.06)
Others	0.05	0.69	(0.05)	(0.64)	(0.06)
Investments	(41.29)	41.33	20.61	6.43	(13.52)
Provisions Before Tax	123.39	93.76	88.76	6.84	65.22
Provision for Tax	175.12	130.23	(7.48)	59.42	33.73
Total Provisions	298.51	223.99	81.28	66.26	98.95

Capital to Risk Weighted Assets Ratio

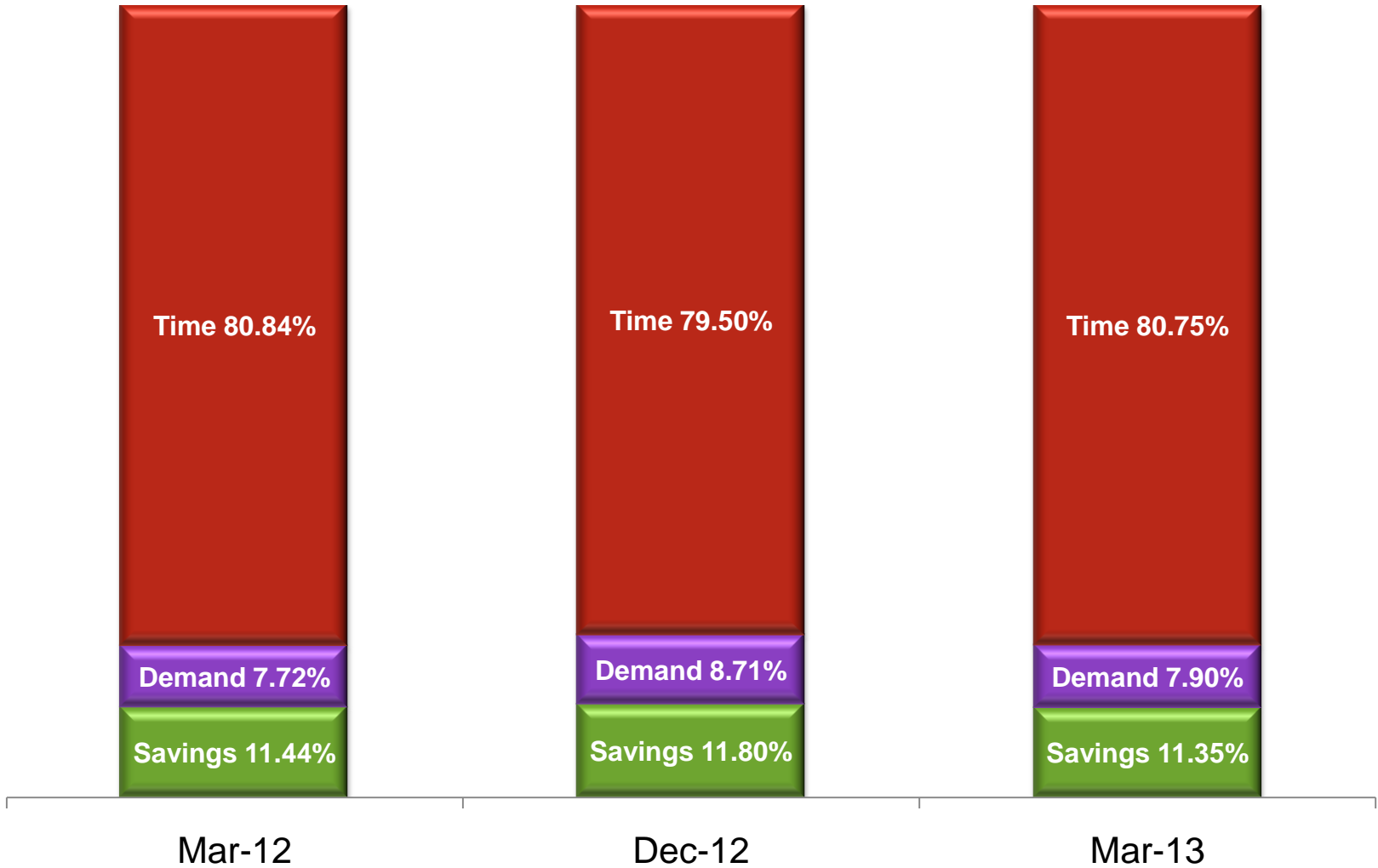
Particulars (Rs. in crore)	Mar-13	Mar-12
Tier I Capital	3,017	2,677
Tier II Capital	303	246
Tier (I + II)	3,320	2,923
Total Risk Weighted Assets	23,035	20,403
Tier I – CRAR (%)	13.10%	13.12%
Tier II – CRAR (%)	1.31%	1.21%
CRAR (%)	14.41%	14.33%

- *“LA+” Rating from ICRA for Long Term Bond Issuance*
- *Top Rating from CRISIL (A1+) and ICRA (A1+) for Short Term Borrowing*

Deposits & Advances

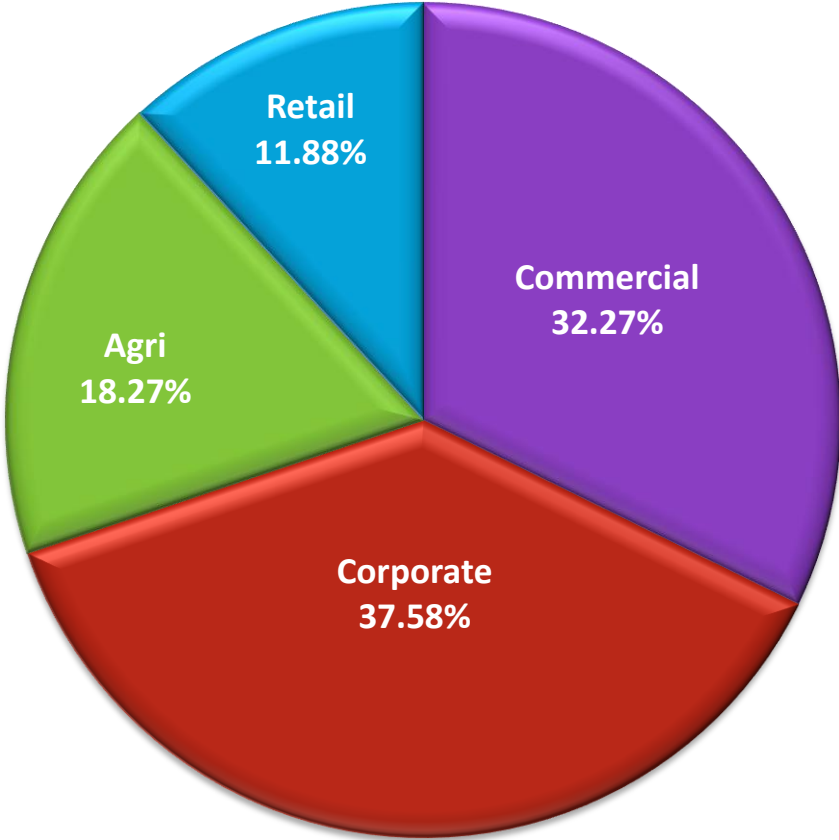


Deposit Mix

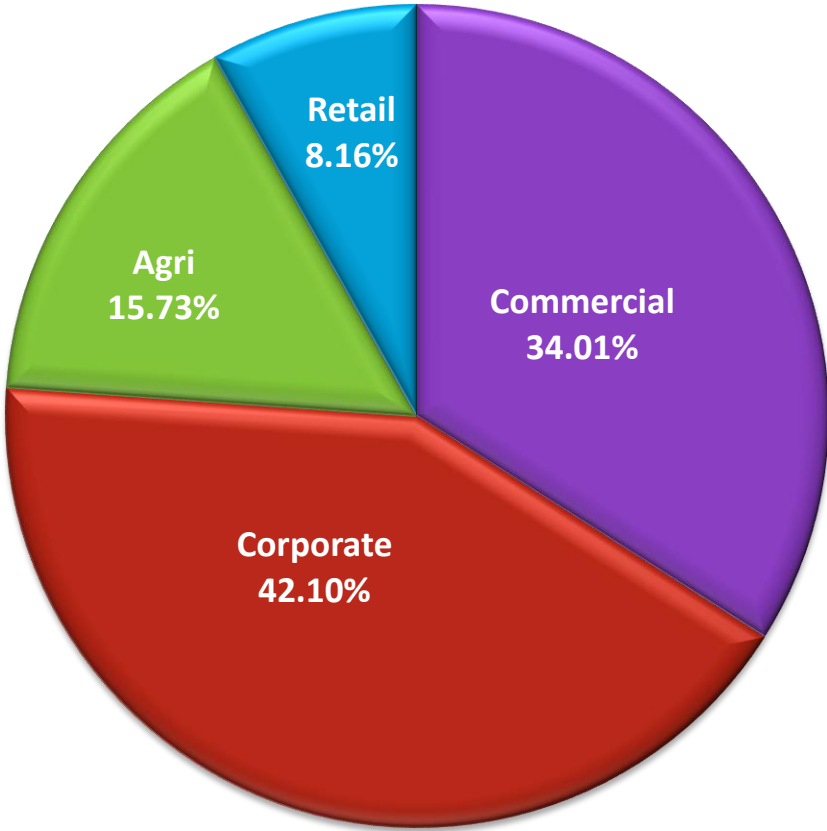


Advance Mix

Mar-13



Mar-12



Advances – Category wise

Particulars	Amount (Rs. in crore)		% to Total Advance		Growth	
	Mar-13	Mar-12	Mar-13	Mar-12	Quantum	%
INDUSTRY EXPOSURE	10,260	9,390	34.5	38.8	870	9.3
JEWEL LOAN	7,798	5,200	26.3	21.5	2,598	50.0
Personal Segment Loans @	3,745	3,077	12.6	12.7	668	21.7
TRADING	4,035	2,576	13.6	10.6	1,459	56.6
BILLS	1,558	1,292	5.2	5.3	266	20.6
NBFC	1,116	1,255	3.8	5.2	(139)	(11.1)
OTHER EXPOSURES*	1,194	1,415	4.0	5.9	(221)	(15.6)
TOTAL ADVANCES	29,706	24,205	100	100	5,501	22.7

@ Vehicle, Housing, Deposit loans

*includes Commercial Real estate, Capital Market exposure and Loans given other than to industry, like short term loans, Cash credit & over draft etc

Industry Exposure - Breakup

INDUSTRY	Amount (Rs. in crore)		% to Total Advance		Growth	
	Mar-13	Mar-12	Mar-13	Mar-12	Quantum	%
INFRASTRUCTURE	2,948	2,984	9.9	12.3	(36)	(1.2)
TEXTILES	2,057	1,777	6.9	7.3	280	15.8
BASIC METAL & METAL PRODUCTS	1,438	1,154	4.8	4.8	284	24.6
FOOD PROCESSING	1,010	863	3.4	3.6	147	17.0
CHEMICALS & CHEMICALS PRODUCTS	473	494	1.6	2.0	(21)	(4.3)
ALL ENGINEERING	386	270	1.3	1.1	116	43.0
GEMS & JEWELLERY	252	217	0.8	0.9	35	16.1
TRANSPORT EQUIPMENTS	214	256	0.7	1.1	(42)	(16.4)
RUBBER, PLASTIC & THEIR PRODUCTS	209	195	0.7	0.8	14	7.2
MINING & QUARRYING	193	214	0.6	0.9	(21)	(9.8)
WOOD & WOOD PRODUCTS	154	113	0.5	0.5	41	36.3
CONSTRUCTION	134	105	0.5	0.4	29	27.6
PAPER & PAPER PRODUCTS	93	76	0.3	0.3	17	22.4
CEMENT & CEMENT PRODUCTS	92	95	0.3	0.4	(3)	(3.2)
BEVERAGES & TOBACCO	79	103	0.3	0.4	(24)	(23.3)
PETROLEUM	25	2	0.1	0.0	23	1150.0
GLASS & GLASSWARE	9	6	0.0	0.0	3	50.0
LEATHER & LEATHER PRODUCTS	9	2	0.0	0.0	7	350.0
OTHER INDUSTRIES	485	464	1.6	1.9	21	4.5
TOTAL INDUSTRY EXPOSURE	10,260	9,390	34.5	38.8	870	9.3

Infrastructure Advances

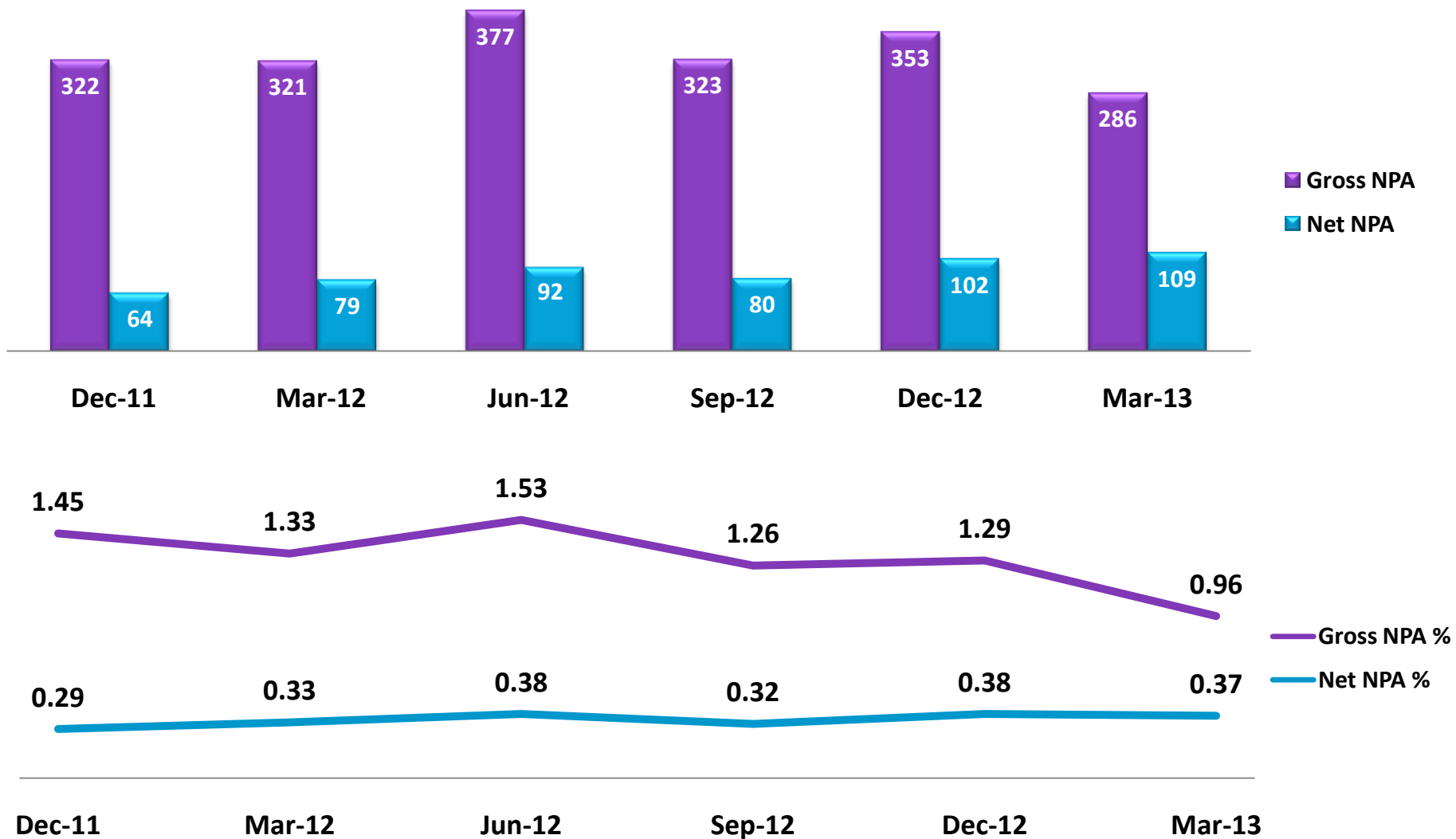
INFRASTRUCTURE	Amount (Rs. in crore)		% to Total Advance		Growth	
	Mar-13	Mar-12	Mar-13	Mar-12	Quantum	%
Power	1,499	1,799	5.0	7.4	(300)	(16.7)
Road	313	315	1.1	1.3	(2)	(0.6)
Telecommunication	62	63	0.2	0.3	(1)	(1.6)
Infra Others	1,074	807	3.6	3.3	267	33.1
TOTAL	2,948	2,984	9.9	12.3	(36)	(1.2)

Power - Sector wise	Mar 13	Mar 12
GOVERNMENT	1,050	1,624
PRIVATE	449	175
TOTAL	1,499	1,799

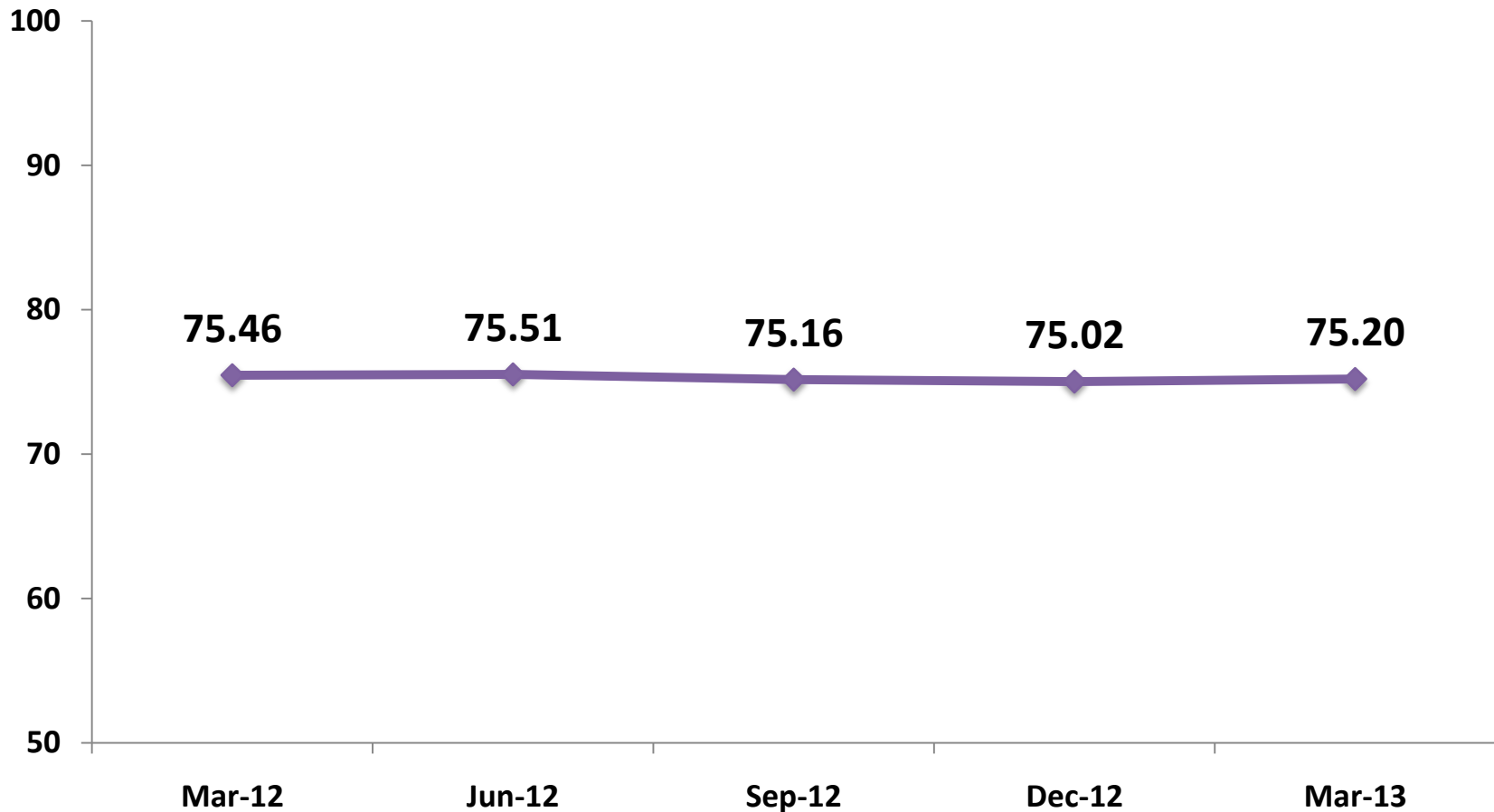
Advances - Other Details

Particulars	Amount (Rs. in crore)		% to Total Advance		Growth Over Mar-12	
	Mar-13	Mar-12	Mar-13	Mar-12	Quantum	%
COMMERCIAL REAL ESTATE	1063	744	3.6	3.1	319	42.9
CAPITAL MARKET	150	39	0.5	0.2	111	284.6
HOUSING LOANS	1355	955	4.6	3.9	400	41.9
AUTO LOANS	1073	841	3.6	3.5	232	27.6
NBFCs	1116	1255	3.8	5.2	(139)	(11.1)
PERSONAL LOANS	340	319	1.1	1.3	21	6.6

Gross NPA & Net NPA



Provision Coverage Ratio (%)



Movement of NPA

Particulars (Rs. in crore)	FY 2012-13	Q4 2012-13	FY 2011-12
Movement of Gross NPAs			
Opening Balance	320.99	353.20	228.15
Additions during the period	200.54	96.11	174.00
Reductions during the period	235.67	163.45	81.16
Closing Balance	285.86	285.86	320.99
Movement of Net NPAs			
Opening Balance	78.78	101.79	13.87
Additions during the period	107.75	72.53	90.92
Reductions during the period	77.79	65.58	26.01
Closing Balance	108.74	108.74	78.78
Movement of Provision for NPA			
Opening Balance	201.51	226.23	182.42
Provisions made during the period	104.67	29.86	52.43
Write off/Write back of excess provision	154.68	104.59	33.34
Closing Balance	151.50	151.50	201.51

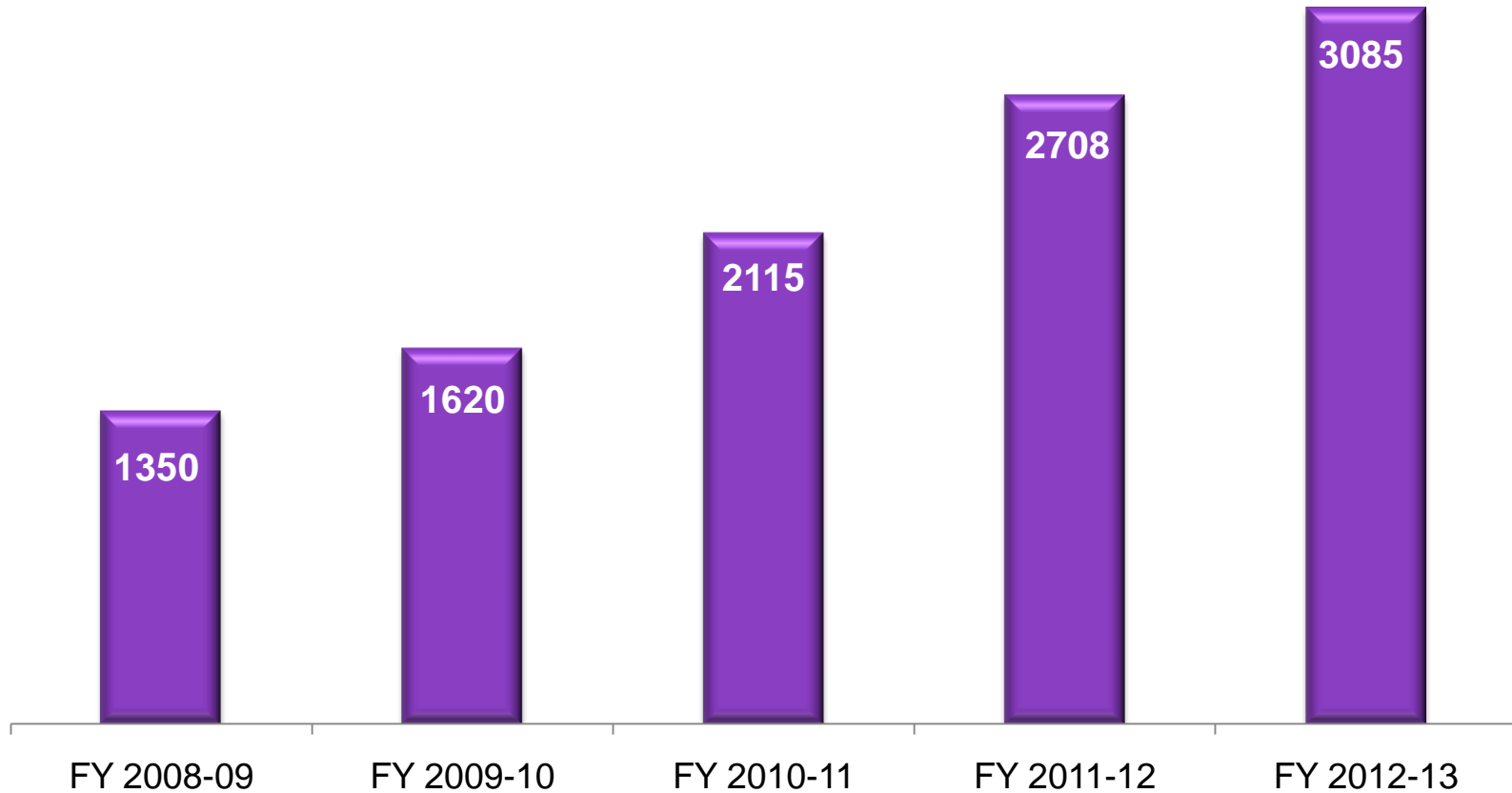
Sector wise Restructured Advances

Sl.NO	SECTOR	AMOUNT (Rs. in crore)	(%) to total Restructured Advances
1	Agriculture	13.93	1.3
2	Iron and Steel	14.02	1.3
3	Infrastructure	606.03	55.7
4	Textiles	267.64	24.6
5	Housing Loan	2.53	0.2
6	Auto Loans	0.14	0.0
7	Educational Loan	1.05	0.1
8	Real Estate	0.58	0.1
9	Others	182.11	16.7
	TOTAL	1,088.03	100.0
	% to Total Advance	3.7%	

Movement of Restructured Advances

Particulars	Apr-12 to Mar-13	
	No. of A/cs	Amount (Rs. in crore)
Restructured accounts at the beginning of the period - [A]	202	1236
Addition during the period - [B]	58	682
Addition through upgradation from NPA - [C]	1	0
Accounts closed during the period - [D]	40	358
Accounts ceases to attract higher provision – [E]	97	359
Amount recovered during the period - [F]	-	32
Accounts slipped into NPA during the period – [G]	6	81
Restructured accounts as on 31.03.2013	118	1,088
A+B+C-(D+E+F+G)		

Owned Funds

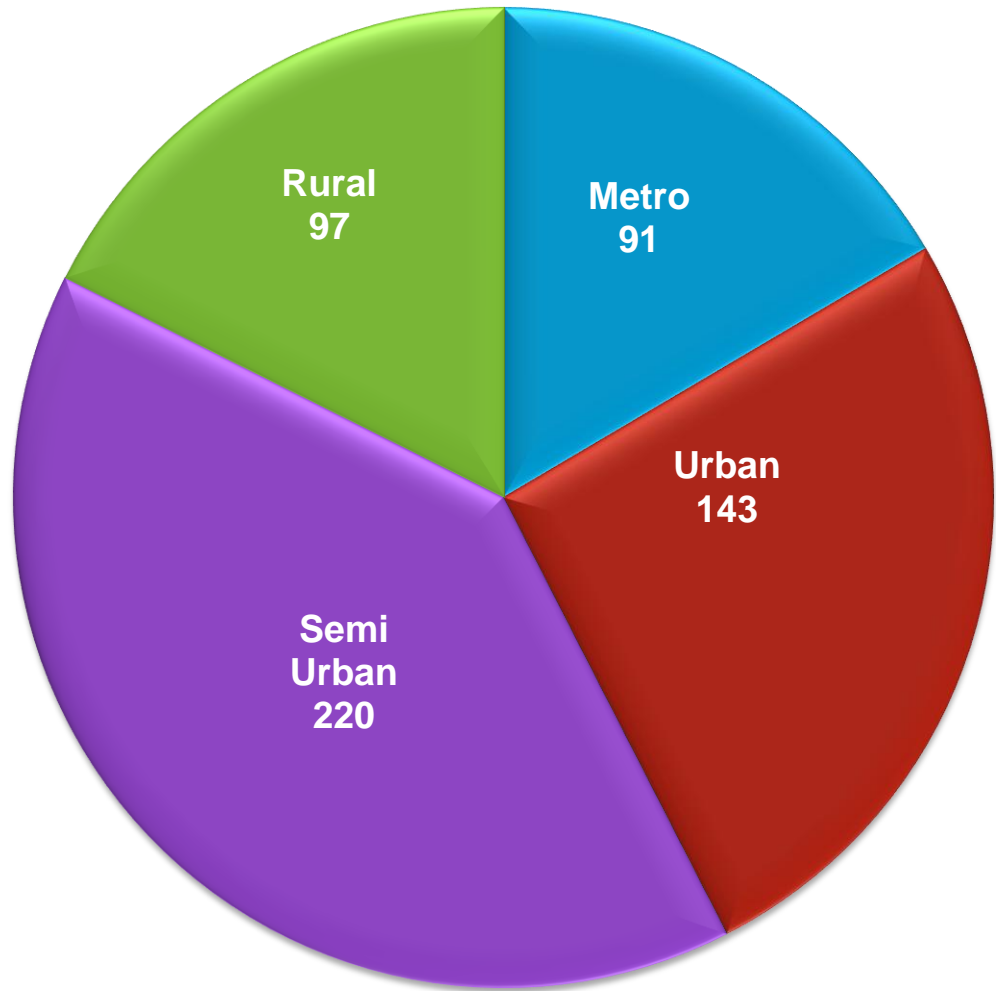


Network and Human Resources

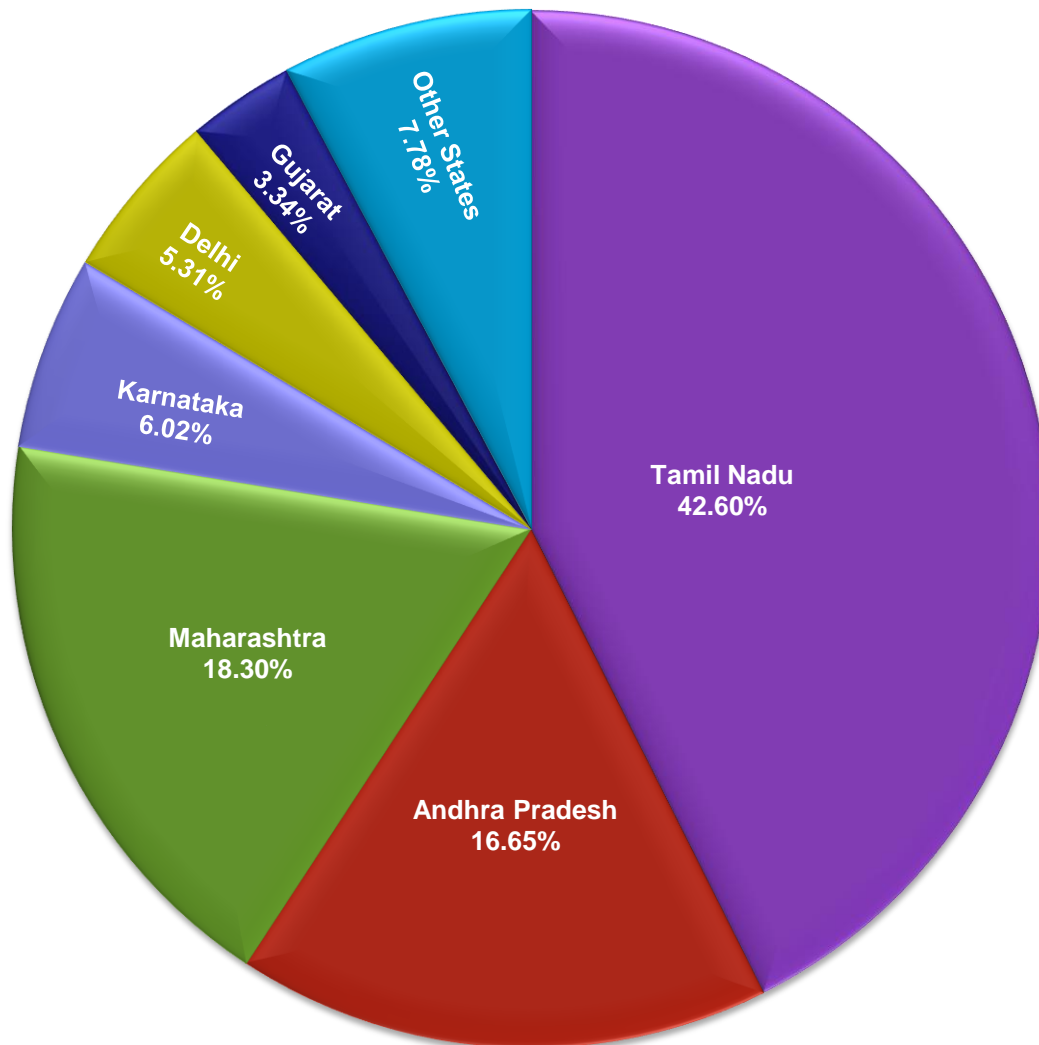
Particulars	Mar 08	Mar 09	Mar 10	Mar 11	Mar 12	Mar 13
No of Branches	288	312	335	369	451	551
No of ATMs	286	324	376	488	825	1276
No of Employees	3580	3941	4175	4574	5673	6730

Network of 551 Branches

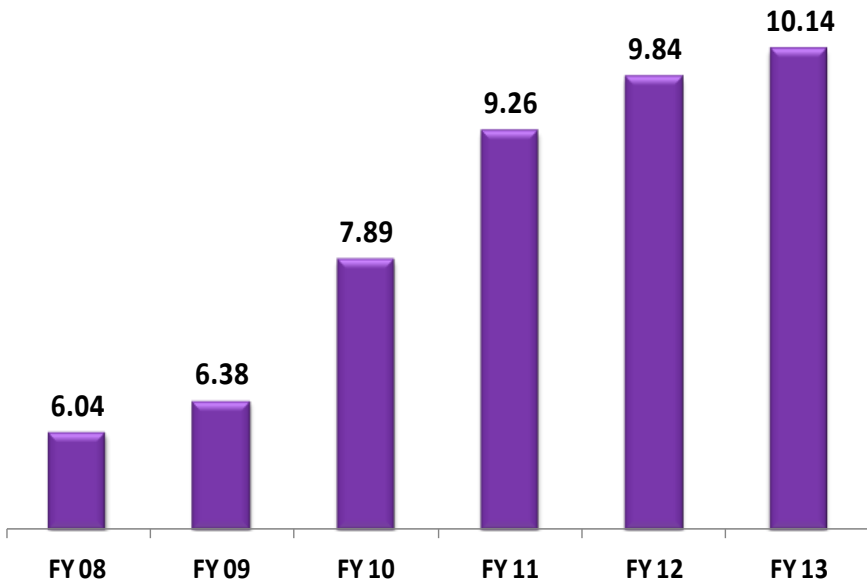
STATE	Mar 12	Mar 13
TAMILNADU	227	279
ANDHRA PRADESH	96	118
KARNATAKA	32	38
MAHARASHTRA	21	25
GUJARAT	14	15
WEST BENGAL	12	14
KERALA	11	14
DELHI	9	12
PUNJAB	5	7
UTTARPRADESH	5	6
ORISSA	4	5
HARYANA	4	4
PONDICHERY	2	4
M.P.	3	3
RAJASTHAN	2	2
JHARKHAND	1	2
CHANDIGARH	1	1
CHATTISGARH	1	1
GOA	1	1
Total	451	551



State wise Contribution - Total Business

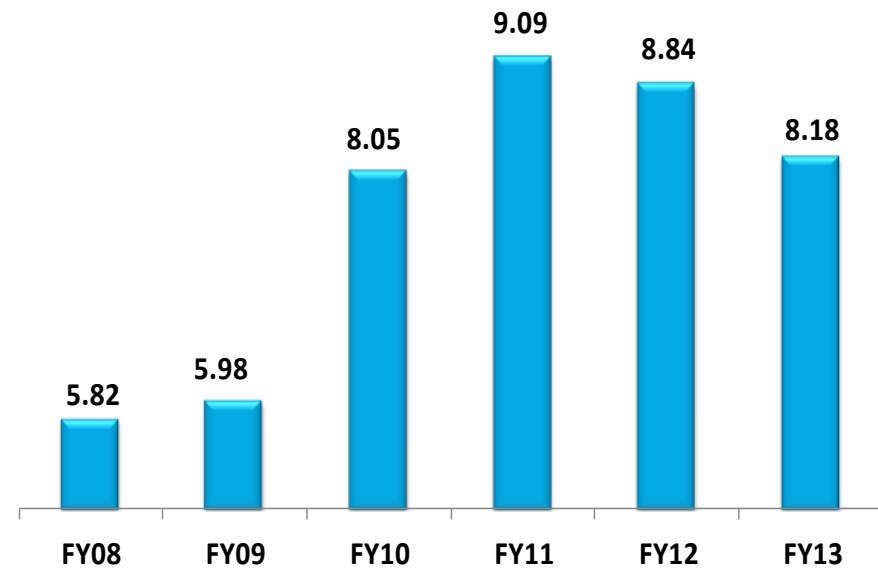


Business Per Employee



(Rs. in crore)

Profit Per Employee



(Rs. in Lakhs)

A Decade of Progress

Year	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Paid up Capital	17.98	17.98	17.98	49.49	53.94	53.95	54.44	94.49	107.18	107.18
Reserves	694.05	742.90	853.65	1013.67	1136.06	1296.21	1565.54	2020.05	2601.04	2978.01
Owned funds	712.03	760.88	871.63	1063.16	1190.00	1350.16	1619.98	2114.54	2708.22	3085.19
CRAR - Basel I	17.11%	16.07%	14.79%	14.51%	12.58%	13.08%	12.48%	12.16%	11.64%	12.02%
Basel II	-	-	-	-	-	14.92%	14.49%	14.41%	14.33%	14.41%
Deposits	5911	6672	7577	9340	12550	15101	19272	24722	32112	38653
Advances	4023	4620	5701	7194	9569	10563	13675	18052	24205	29706
Investments	2173	2219	2298	2874	3526	4716	6649	7776	10581	13869
Total Income	722	704	771	987	1289	1711	2005	2482	3621	4695
Net Profit	161	105	135	160	208	236	336	416	502	550
Dividend	100%	100%	120%	100%	120%	120%	120%	120%	140%	140%*
Branches	223	231	238	269	288	312	335	369	451	551
EPS (Rs.)	89.58	58.59	28.29	32.80	38.62	43.71	62.23	44.90	46.81	51.35
Return on Assets	2.43%	1.45%	1.65%	1.53%	1.63%	1.49%	1.76%	1.71%	1.56%	1.35%
Book Value(Rs.)	396.05	423.22	484.80	197.09	220.61	250.25	297.60	200.33	252.68	287.85
No of Employees	2849	2811	2908	3286	3580	3941	4175	4574	5673	6730

* Proposed Dividend

Awards and Recognitions

- ✓ *Bloomberg UTV Financial Leadership Awards, 2012 – **Best Private Sector Bank***
- ✓ *CNBC TV 18 – Consistent performance in growth and profits under the **Small Banks Category, 2012***
- ✓ *Business World-Price Waterhouse Coopers Awards, 2012 – **Best Small Bank***
- ✓ *IDRBT Banking Technology Best Bank Awards 2012 – **IT Implementation and Management among small banks & Managing IT Risks among small banks***
- ✓ *Institute of Public Enterprise, Hyderabad – **Best Employer Brand & IPE Corporate Excellence Awards (CEO's) Banking & Finance, 2012***
- ✓ *Financial Express – **Best Old Private Sector Bank, 2012 (Runner up)***

THANK YOU