



बैंक ऑफ़ इंडिया
Bank of India

Relationships beyond banking

**PRESENTATION TO ANALYSTS
FOR Q4 and FY 2009-10**



Bank of India Front-runner in India's Growth story

Milestones

- 1906: Group of eminent businessmen establishes the Bank
- 1946: Opening of London Branch – First-ever Indian bank to open a branch overseas
- 1950: Opening of Tokyo Branch – First Indian bank to open a branch in Japan
- 1969: Nationalization along with 13 other banks –
branch network: Indian: 207 & Foreign: 12
- 1989: Established BoI Shareholding Ltd. – a JV with Bombay Stock Exchange (BSE) to manage clearing house of BSE
- 1997: Launched maiden IPO – Government shareholding diluted to 76.53%
- 2003: Ranked as India's Most Trusted Service Brand consecutively for 3 years by AC Nielsen ORG-MARG
- 2004: Ranked 25th among India's Top 500 companies by D & B
- 2007: Surpassed landmark of INR 10 bn in net-profits
- 2008: Surpassed landmark of INR 20 bn in net-profits
- 2009: Surpassed landmark of INR 30 bn in net-profits

Awards & Accolades

Dun & Brad Street Award for the Best Public Sector Bank Category-2010

The Second PSU Award 2010 by Dalal Street

The award of the most efficient Public Sector Bank based on the Operating Profit / Total number of employees , Growth in operating profit and Balance Sheet Profit

IBA banking Technology Award 2009 for the Best Business Enablement Initiatives

National Award for Excellence in Lending to Micro & Small Enterprises 2009 – Conferred by the Government of India, Ministry of Micro, Small & Medium Enterprises

Best Education Loan Provider: Outlook Money – NDTV Profit Awards

Adjudged the Best Bank in PSU Bank Category in NDTV Profit

Business Leadership Awards 2009

Awards & Accolades

Bol rated by Economic Times/AC Nielsen Survey for ‘The Most Trusted Brands’ (MTB) 2009 -

2nd under PSU Banks Category (next to SBI)

8th in Top Service Brands

Secured 92nd place in MTB – an improvement of 54 rankings as compared to previous year

Won the Award for Top Public Sector Bank under Best Bank Category & Overall Best Bank by D & B Banking Awards 2009

First major PSU bank to receive ISO 27001:2005 certification for Data Centre & Disaster Recovery Centre

International Award in Outsourcing – Sponsored by Everest Group & Forbes at New York, USA

Special Award for Green IT at CIO-100 event for Solar Power

Runners’ Up Award – FE India’s Best Bank Awards

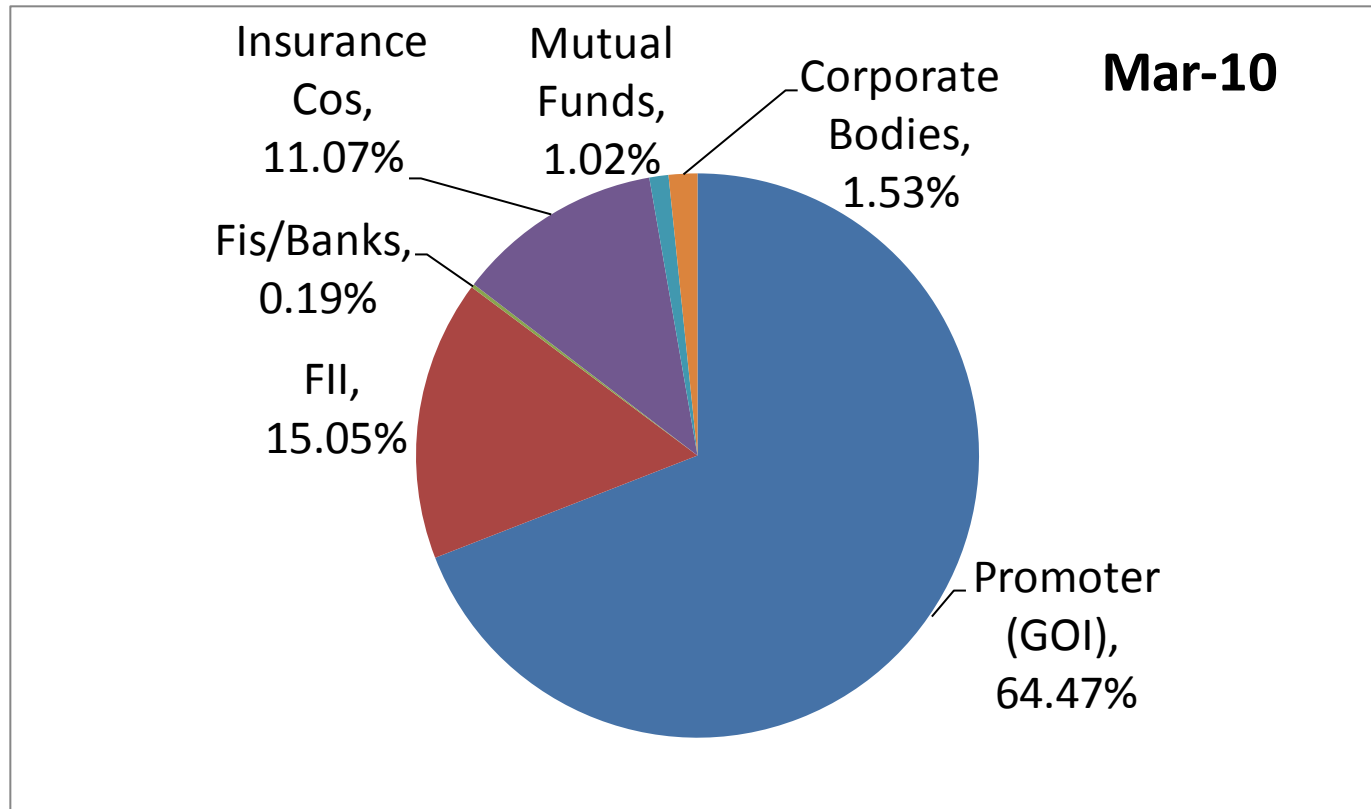
IT Initiatives

- ATM network expanded to 820 as against 500 in March'09
- Mobile Banking services extended to all retail internet banking customers
- Bank has implemented Two Factor Authentication (2FA) – star Token for both Retail and Corporate internet banking customers as an additional security measure.
- Bank has launched website in regional language “Marathi” and has plan to roll out in other regional languages
- Credit Application Processing Systems (CAPS) introduced covering all major credit segments –Retail, Corporate , MSME and Agriculture

Highlights of Performance Q4FY0910

- Global business mix reaches INR 4011 bn (USD 89.33bn)
- Total assets: INR 2750 bn (USD 61.25 bn)
- International business constitutes ~17.28% of total business
- 3236 branches including 29 branches/offices overseas
- All domestic branches covered under CBS
- Market cap: INR 194.71 bn (USD 4.36 bn) as on 05.05.2010
- Raised INR 10 bn in July & August 2009 (Upper Tier II bonds)
- Raised INR 3.25 bn in December 2009 (IPDI Bonds)
- Raised INR 10bn in January 2010 (Upper Tier II bonds)

Investor Profile - Shareholding Pattern (%)



Total Foreign Holding : 15.55%

Global Footprints – Foreign Branches of the Bank



Strategic Investments - Alliances & Jt. Ventures

- ✓ Promoter & largest share-holder of a leading Indian Primary Dealer – Securities Trading Corp of India Ltd.
- ✓ JV with BSE to manage clearing & settlement operations – Bol Shareholding Ltd.
- ✓ JV insurance company – SUD Life Insurance Co. Ltd.
(Partners: Dai-ichi Life Insurance Co. Ltd., Japan & Union Bank of India)
- ✓ 100% subsidiary in Tanzania – Bol (Tanzania) Ltd.
- ✓ Acquired PT Bank Swadesi Tbk, Indonesia (76% stake)

Strategic Investments - Alliances & Jt. Ventures

✓ Strategic investment in –

MCX – The leading commodity exchange

CSDL/NCML – Financial intermediaries

ASREC – Asset reconstruction company

CIBIL – Credit Information Bureau

Credit Rating - International & Domestic

Rating Agency

Rating

International Ratings

Moody's

Baa2 (Mar 2007 & Dec 2008)

S & P

BBB- (Jan 2007 & Nov 2008)

Domestic

ICRA

LAA+ (For IPDI)

CRISIL

AAA (For IPDI/July 2009)

CARE

AAA(Is) (March 2008)

Brickwork Ratings

BWR AAA+ (Dec 2008)

CARE

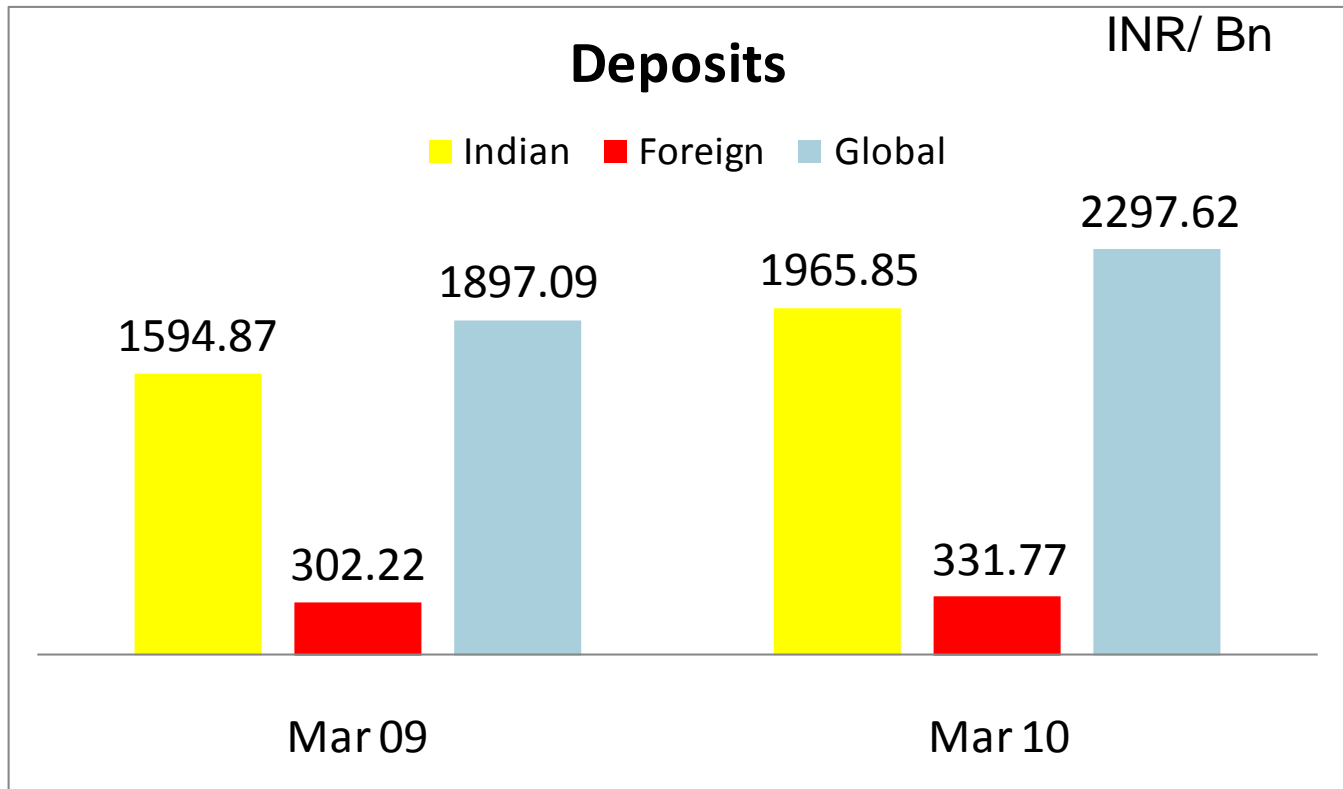
CARE AAA (July 2009)

Major Business Parameters

(INR/Mn)

	Quarter ending			Mar 2010	Mar 2009
	June 2009	Sept 2009	Dec 2009		
Business Mix	3,428,308	3,489,528	3,629,545	4,010,788	3,344,400
Deposits	1,950,209	1,987,151	2,060,015	2,297,619	1,897,085
Advances	1,478,099	1,502,377	1,569,530	1,713,169	1,447,316
Net Profit	5,843	3,234	4,055	4,279	8,104
Gross NPA (%)	1.89	2.61	2.67	2.85	1.71
Net NPA (%)	0.84	1.08	1.03	1.31	0.44
Return on Avg Assets(%)	1.03	0.55	0.66	0.65	1.50
Rtn. on Equity (%)	20.44	10.88	13.24	13.74	29.51
Book Value (INR)	223.00	229.15	236.86	236.84	211.89

Deposits



Domestic Deposits

❖ Annual Growth: 23%

Foreign Deposits

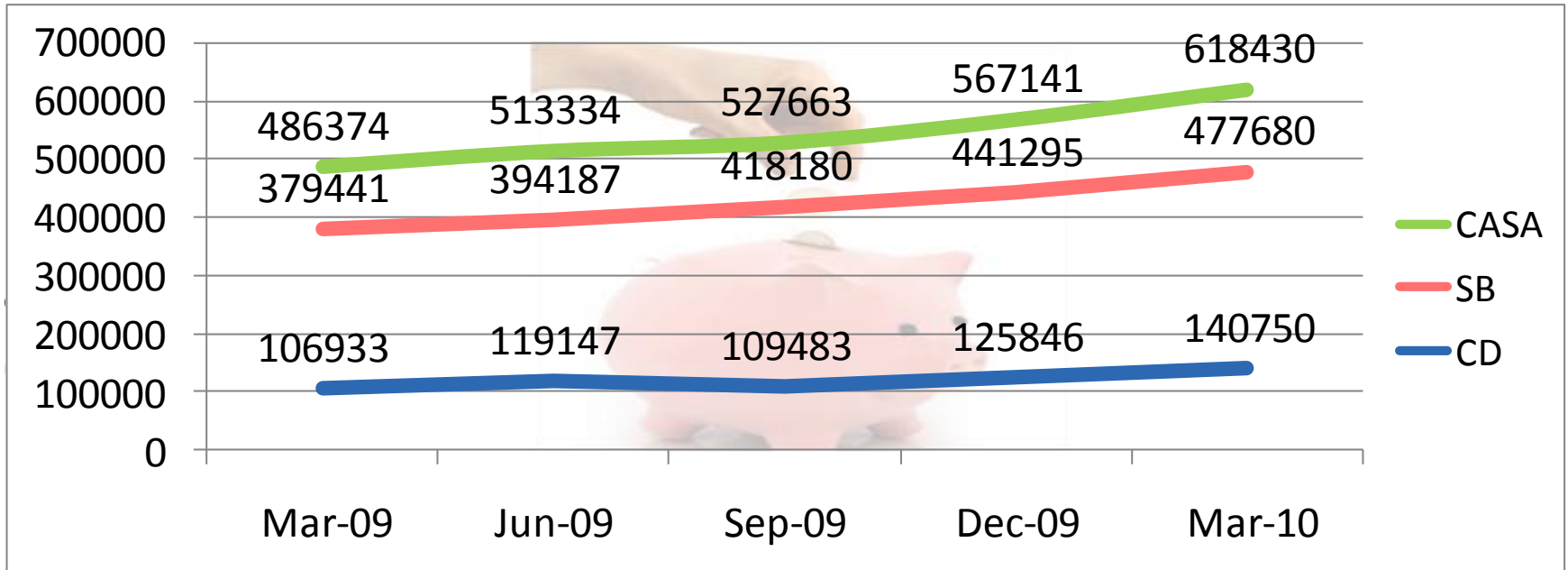
❖ Annual Growth: 10%

Global Deposits

❖ Annual Growth: 21%

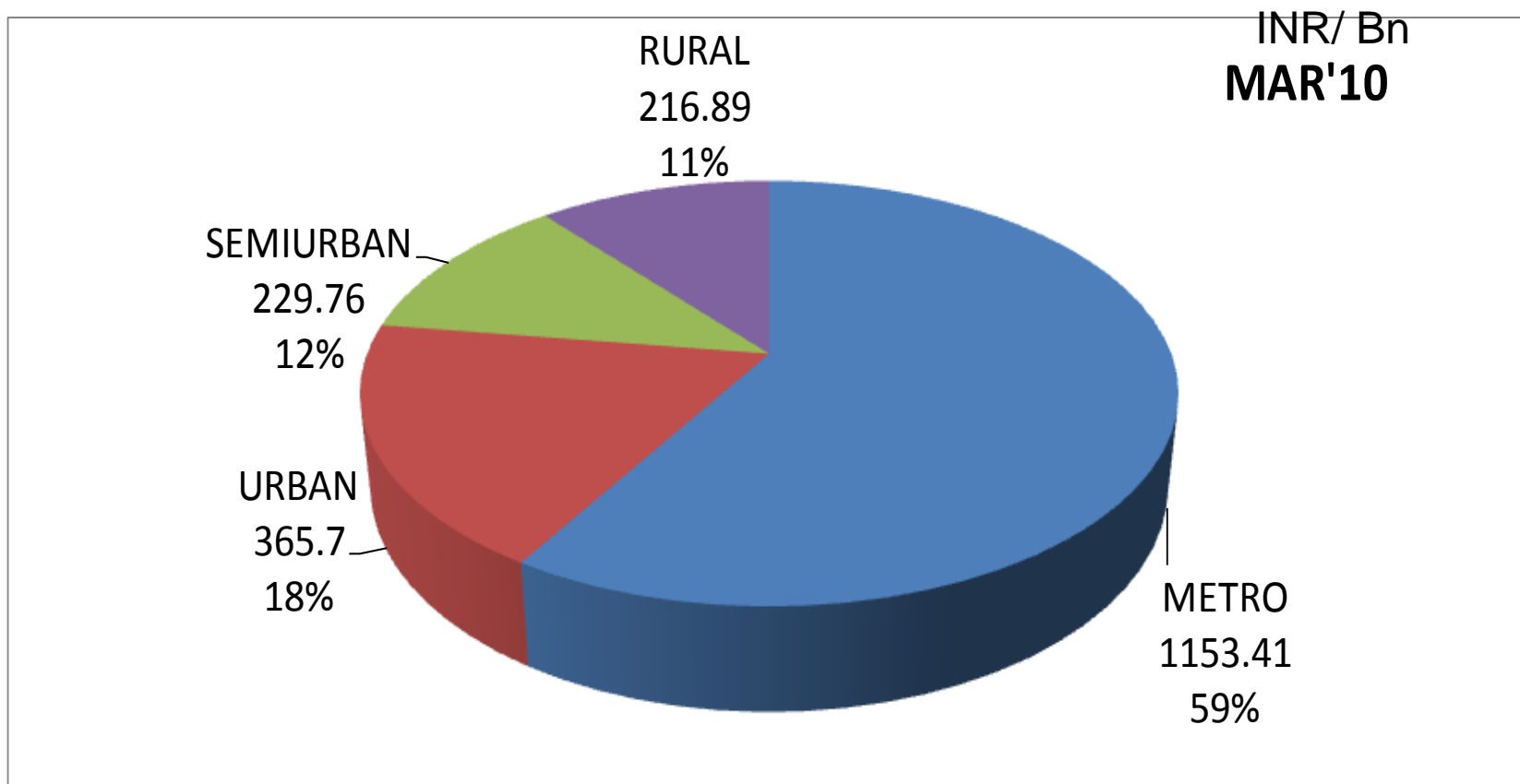
Domestic Deposits (CASA)

INR/Mn



Current Deposits ❖ Annual Growth: 32%	Savings Bank ❖ Annual Growth: 26%	CASA ❖ Annual Growth: 27%	Share of CASA to Aggregate Deposits Mar 09: 30.76% Mar 10: 31.75%
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Domestic Deposits – category-wise



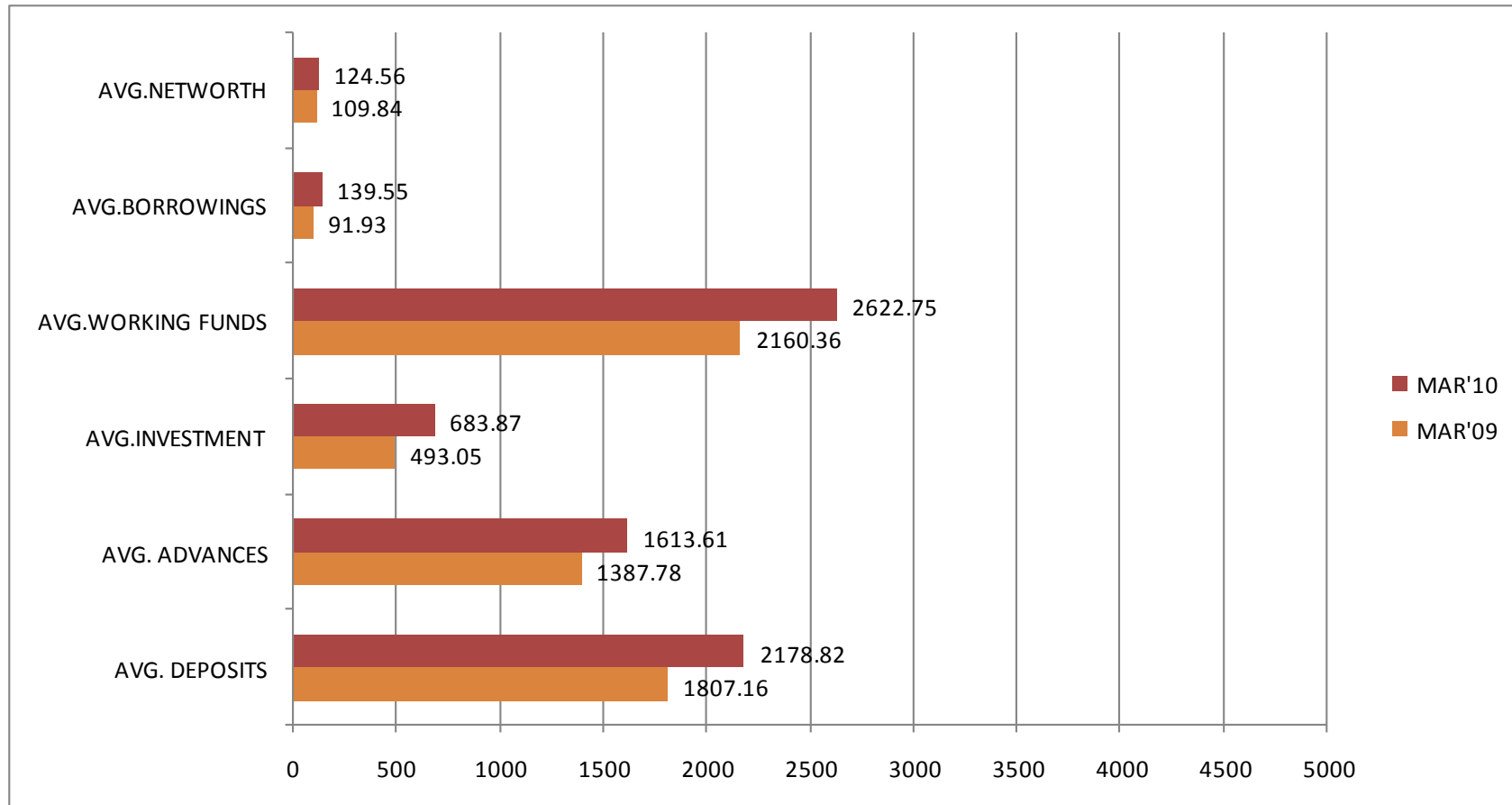
Domestic Deposits – Interest Rate-wise Break Up

INR/Mn

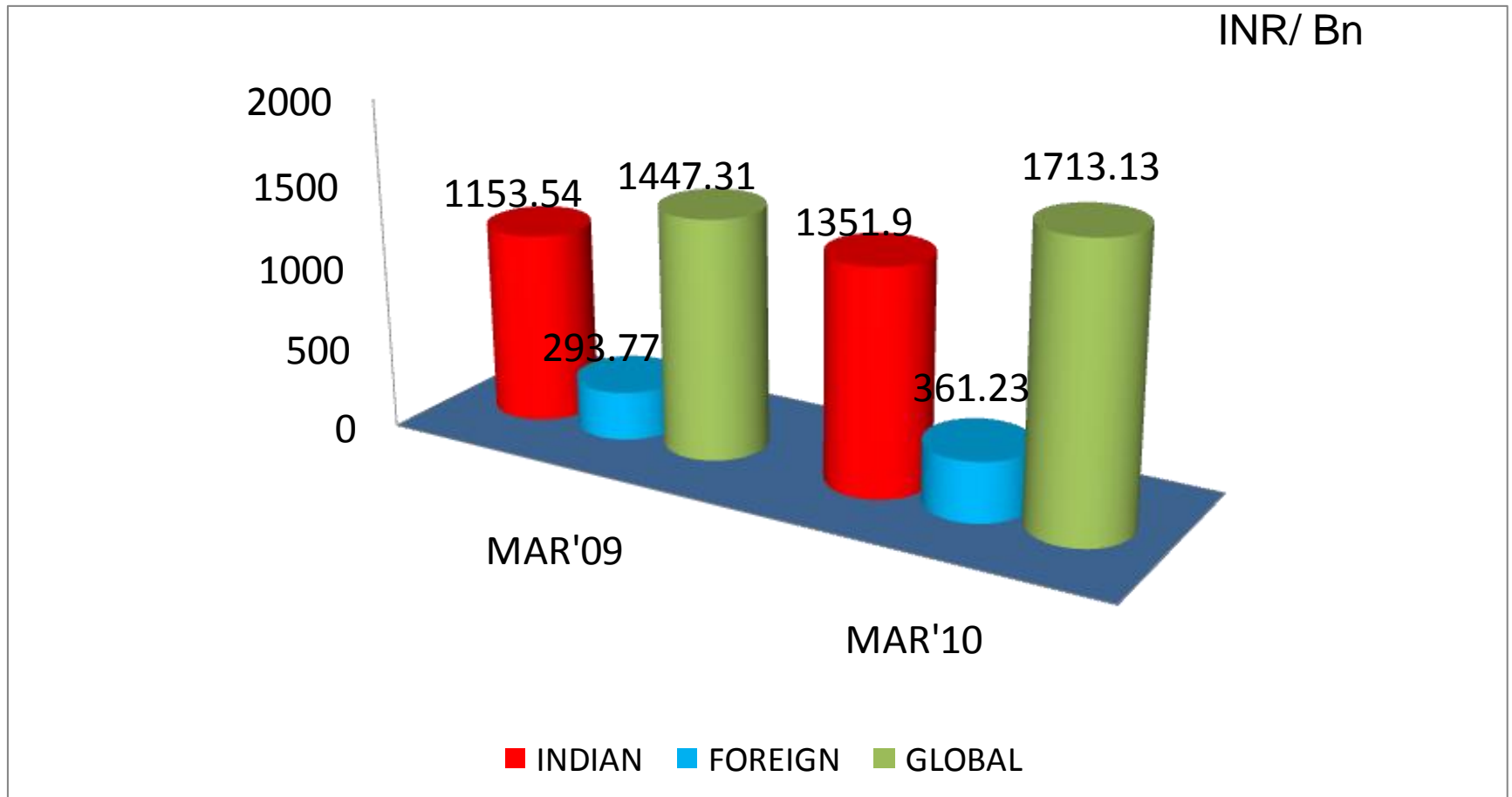
INTEREST RATE	June-09	Sep-09	Dec-09	Mar-10
Up to 4%	73,194	90,870	100,702	212,594
5%	40,269	53,883	50,840	46,561
6%	49,226	77,844	70,982	79,196
7%	137,616	214,934	357,522	514,505
8%	200,891	145,254	132,854	136,067
9%	137,629	134,825	128,410	97,992
10%	334,015	290,326	222,106	184,000
11%	119,624	114,507	88,797	41,845
12%	40,282	36,765	22,935	12,026
above 12%	11,400	9,288	4,406	4,704
Sub Total	1,144,146	1,168,496	1,179,554	1,329,490
Savings	394,187	418,180	441,295	477,680
Current(incl. Inter Bk)	121,473	112,063	129,968	158,593
Total Deposit	1,659,806	1,698,739	1,750,817	1,965,763

Growth in Average Business

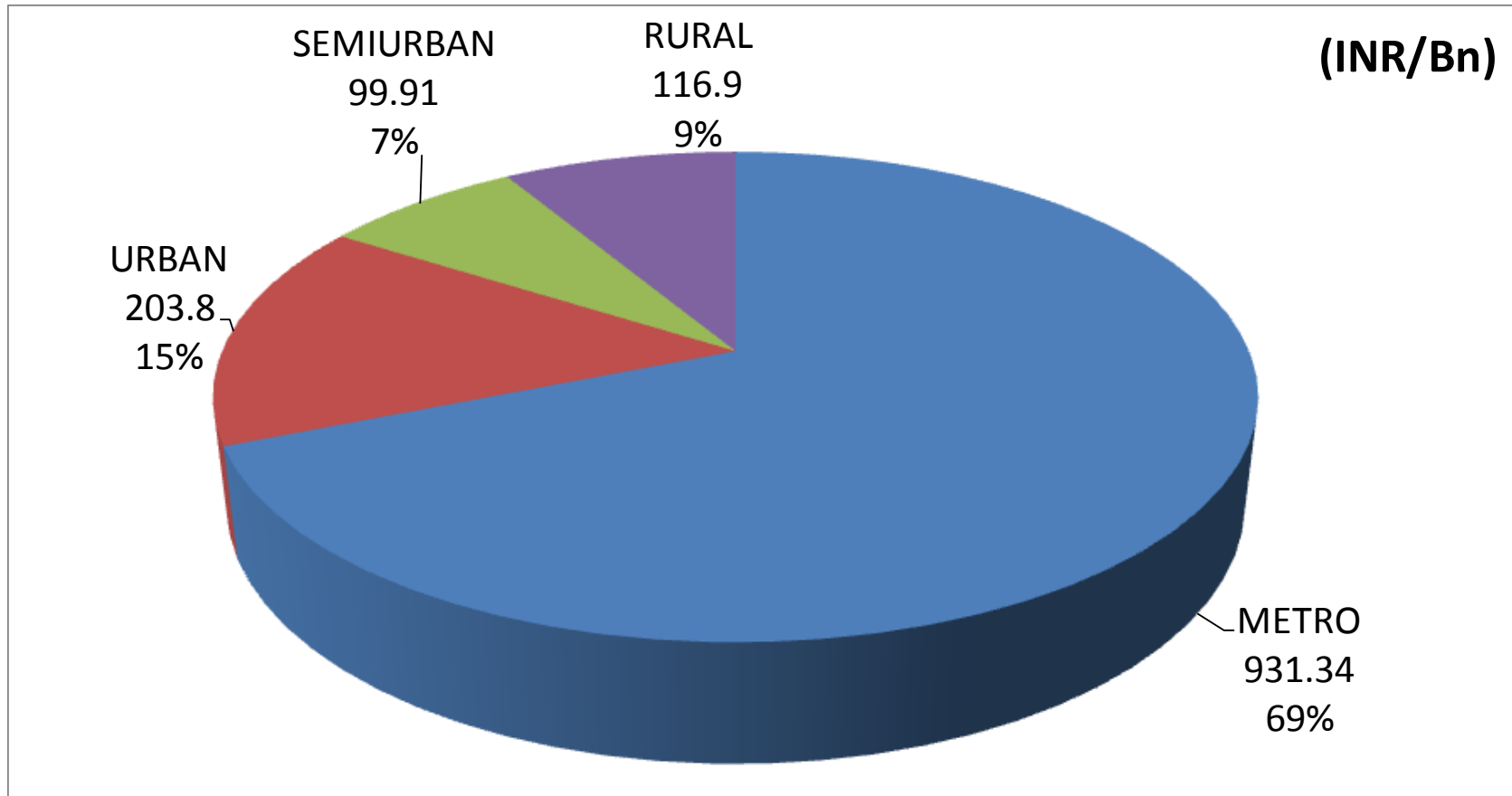
INR/Bn



Gross Advances

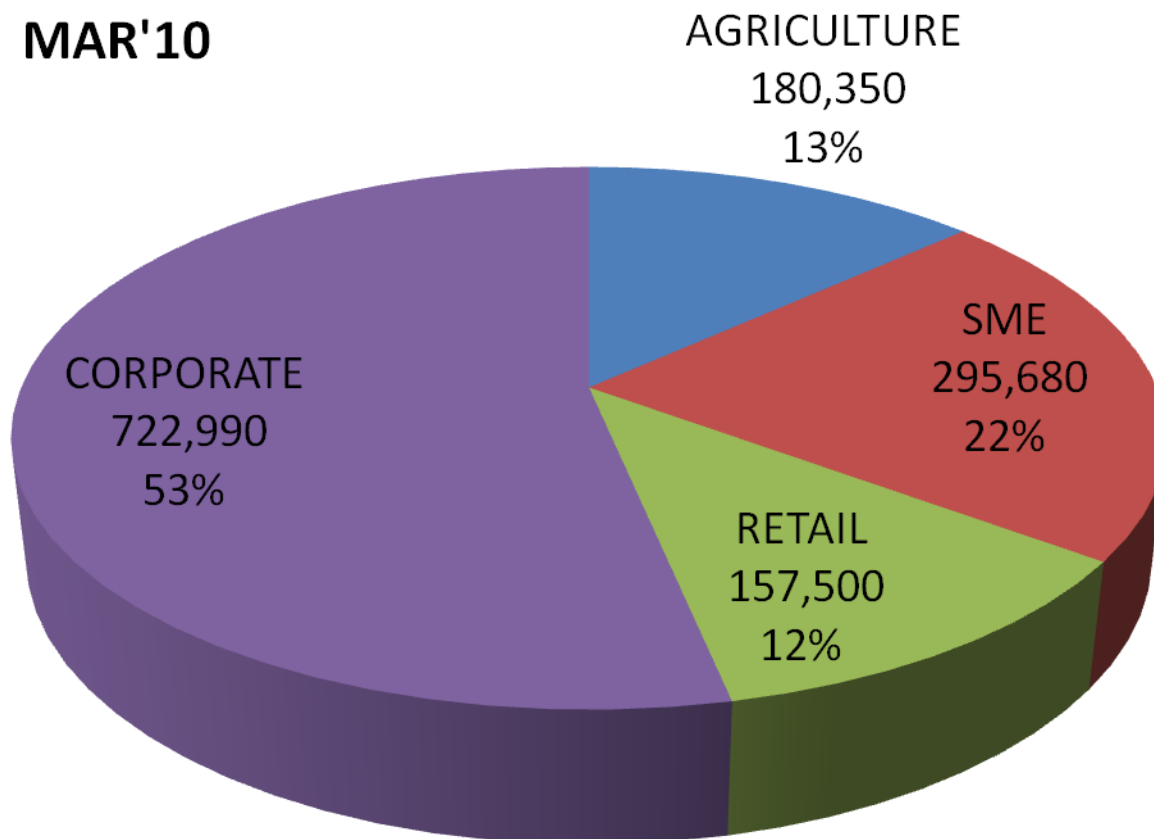


Domestic Advances – Category-wise as on 31.03.2010



Key Sector – Domestic Credits

INR/ Mn



Interest rate wise break up of advances - Domestic INR/Mn

INTEREST RATE	June-09	Sep-09	Dec-09	Mar-10
Upto 4%	14,149	75,943	88,127	4,795
5%	3,692	10,890	13,110	27,453
6%	48,013	7,068	12,755	30,290
7%	35,047	69,128	73,011	100,120
8%	169,451	55,494	66,969	79,414
9%	199,184	104,673	108,111	113,474
10%	173,270	128,594	132,576	145,999
11%	255,834	174,244	188,182	253,100
12%	175,922	259,363	258,554	301,120
13%	59,221	168,741	162,849	173,990
14%	13,196	69,111	63,673	64,170
Above 14%	17,592	59,317	59,705	58,015
Total Advances	1,165,311	1,182,566	1,227,622	1,351,940

Profit – Summary(Y-o-Y)

INR / Mn

		Year end Mar 2009	Year end Mar 2010	Variation Y-o-Y(%)
1	Interest Earned	163,474	178,779	9.36
2	Interest Expended	108,485	121,220	11.74
3	Net Interest Income (1 - 2)	54,989	57,559	4.67
4	Non-Interest Income	30,519	26,166	-14.26
5	Total Operating Income (3+4)	85,508	83,725	-2.09
6	Operating Expenses	30,939	36,378	17.58
7	Operating Profit (5 - 6)	54,568	47,047	-13.78
8	Total Provision	24,495	29,637	20.99
9	Net Profit	30,073	17,410	-42.11

Profit – Summary(Q4-o-Q4)

INR Mn

		Qtr Mar 2009	Qtr June 2009	Qtr Sep 2009	Qtr Dec 2009	Qtr Mar 2010	Variation Q4-o-Q4 (%)
1	Interest Earned	44,931	43,777	44,890	44,862	45,251	0.71
2	Interest Expended	30,579	30,771	30,801	29,915	29,734	-2.76
3	Net Interest Income (1 - 2)	14,352	13,006	14,089	14,947	15,517	8.12
4	Non-Interest Income	7,854	6,459	6,760	5,716	7,232	-7.90
5	Total Operating Income (3+4)	22,206	19,465	20,849	20,663	22,749	2.52
6	Operating Expenses	8,111	8,529	8,789	9,366	9,995	23.18
7	Operating Profit (5 - 6)	14,080	10,936	12,060	11,297	12,754	-9.45
8	Total Provision	5,977	5,093	8,826	7,242	8,475	41.79
9	Net Profit	8,104	5,843	3,234	4,055	4,279	-47.16

Net Interest Income (Y-o-Y)

INR / Mn

	Year end Mar-09	Year end Mar-10	Variation Y-o-Y (%)
TOTAL INTEREST INCOME	163,474	178,779	9.36
INT. INCOME FROM ADVANCES	125,393	131,032	4.50
INT. INCOME FROM INVESTMENTS	33,703	44,643	32.46
OTHER INTEREST INCOME	4,378	3,105	-29.08
TOTAL INTEREST EXPENDED	108,485	121,220	11.74
INT. EXPENDED ON DEPOSITS	97,765	108,122	10.59
INT. EXPENDED ON BORROWINGS	5,326	5,556	4.32
INTEREST EXPENSES ON SUBORDINATED DEBT etc.	5,394	7,542	39.82
NET INTEREST INCOME	54,989	57,559	4.67

Net Interest Income (Q4-o-Q4)

INR / Mn

	Qtr Mar-09	Qtr Jun-09	Qtr Sep-09	Qtr Dec-09	Qtr Mar-10	Variation Q4-o-Q4 (%)
TOTAL INTEREST INCOME	44,931	43,777	44,890	44,862	45,250	0.71
INT. INCOME FROM ADVANCES	33,593	33,520	33,002	31,758	32,752	-2.50
INT. INCOME FROM INVESTMENTS	9,146	9,643	10,765	12,303	11,932	30.38
OTHER INTEREST INCOME	2,192	614	1,123	801	566	-73.97
TOTAL INTEREST EXPENDED	30,597	30,771	30,801	29,915	29,733	-2.74
INT. EXPENDED ON DEPOSITS	27,403	27,938	27,500	26,615	26,068	-4.85
INT. EXPENDED ON BORROWINGS	1,609	1,087	1,384	1,427	1,660	3.10
INTEREST EXPENSES ON SUBORDINATED DEBT etc.	1,585	1,746	1,917	1,873	2,005	26.49
NET INTEREST INCOME	14,334	13,006	14,089	14,947	15,517	8.12

Non-interest Income (Y-o-Y)

(INR / Mn)

	Year end Mar-09	Year end Mar-10	Variation Y-o-Y (%)
<u>Treasury:</u>			
PROFIT FROM SALE OF SECURITIES	7,461	5,936	-20.44
PROFIT FROM EXCHANGE TRANSACTIONS	6,236	3,718	-40.38
Sub Total (A)	13,697	9,654	-29.52
<u>Core-banking Operations:</u>			
COMMISSION / EXCHANGE / BROKERAGE	10,916	10,965	0.45
OTHER NON-INTEREST INCOME	3,364	3,410	1.37
Sub Total (B)	14,280	14,375	0.67
RECOVERY IN WRITTEN OFF ACCOUNTS (C)	2,542	2,137	-15.93
TOTAL NON-INTEREST INCOME (A+B+C)	30,519	26,166	-14.26

Non-interest Income (Q4-o-Q4)

(INR / mn)

	Qtr Mar-09	Qtr Jun-09	Qtr Sep-09	Qtr Dec-09	Qtr Mar-10	Variation Q4-o-Q4 (%)
<u>Treasury:</u>						
PROFIT FROM SALE OF SECURITIES	2,244	2,402	1,508	1,365	661	-70.54
PROFIT FROM EXCHANGE TRANSACTIONS	1,178	360	1,317	758	1,283	8.47
Sub Total (A)	3,422	2,762	2,825	2,123	1,944	-43.19
<u>Core-banking Operations:</u>						
COMMISSION / EXCHANGE / BROKERAGE	3,110	2,631	2,477	2,520	3,338	7.40
OTHER NON-INTEREST INCOME	770	739	915	741	1,015	32.46
Sub Total (B)	3,880	3,370	3,392	3,261	4,353	12.19
RECOVERY IN WRITTEN OFF ACCOUNTS (C)	552	327	543	332	935	69.09
TOTAL NON-INTEREST INCOME (A+B+C)	7,854	6,459	6,760	5,716	7,232	-7.90

Operating Expenses- Break up (Y-o-Y)

(Amount in Rs. Crores)	Mar-09 Yearly	Mar-10 Yearly	Variation Y-o-Y (%)
Payments to & Prov. for Employees	19,370	22,960	18.53
Rent, Taxes & Lighting	2,200	2,440	10.91
Printing & Stationery	390	386	0
Advertisement & Publicity	220	475	118.18
Dep. on Bank's Property	690	1,013	46.38
Auditors' Fees & Expenses	300	321	6.67
Law Charges	120	103	-16.67
Postage, Telegram, phones etc	150	321	113.33
Repairs & Maintenance	400	438	10.00
Insurance	1,350	1,639	21.48
Other Expenditure	5,740	6,577	14.63
TOTAL	30,940	36,677	18.55

Operating Expenses - A break up (Q4-o-Q4)

INR/mn

	Qtr Mar-09	Qtr Jun-09	Qtr Sep-09	Qtr Dec-09	Qtr Mar-10	Variation Q4-o-Q4 (%)
Payments to & Prov. for Employees	4,780	5,331	5,448	6,195	5,986	25.31
Rent, Taxes & Lighting	600	593	592	617	638	6.67
Printing & Stationery	120	86	98	90	111	-8.33
Advertisement & Publicity	-60	39	55	65	316	
Dep. on Bank's Property	180	191	230	217	375	105.55
Auditors' Fees & Expenses	70	84	85	75	81	14.29
Law Charges	40	18	27	27	31	-25.00
Postage, Telegram, phones etc	70	42	85	65	130	85.71
Repairs & Maintenance	140	127	97	94	121	-14.28
Insurance	370	404	402	400	432	16.22
Other Expenditure	1,790	1,614	1,670	1,521	1,773	-1.12
TOTAL	8,100	8,529	8,789	9,366	9,995	23.18

Operating Expenses - Major Variation

INR / Mn

	Year end Mar-09	Year end Mar-10	Variation Y-o-Y	Qtr Mar-09	Qtr Mar-10	Variation Q4-o-Q4
Payment & Prov to Employees	19,374	22,961	3,587	4780	5986	1206
out of which						
Prov for AS15	3,846	4,297	451	1435	1124	-311
Prov for wage revision	1,869	3,751	1882	-291	802	1011

Net Profit (Y-o-Y)

INR / mn

	Year end Mar-09	Year end Mar-10	Variation Y-o-Y(%)
OPERATING PROFIT	54,568	47,048	-13.78
TOTAL PROVISIONS	24,495	29,637	20.99
-PROVISION FOR NPA	6,227	17,542	181.71
-PROVISION FOR INVESTMENTS	4,741	2,435	-48.64
-PROVISION FOR TAXATION	11,571	7,528	-34.94
-OTHER PROVISIONS	1,956	2,132	9.00
NET PROFIT	30,073	17,411	-42.10

Net Profit (Q4-o-Q4)

INR / Mn

	Qtr Mar-09	Qtr Jun-09	Qtr Sep-09	Qtr Dec-09	Qtr Mar-10	Variation Q4-o-Q4 (%)
OPERATING PROFIT	14,080	10,936	12,060	11,298	12,754	-9.45
TOTAL PROVISIONS	5,977	5,093	8,826	7,243	8,475	41.79
-PROVISION FOR NPA	1,922	1,780	4,698	4,465	6,600	243.75
-PROVISION FOR INVESTMENTS	902	-1,276	1,343	1,306	1,061	17.78
-PROVISION FOR TAXATION	2,131	2,859	2,805	1,479	385	-81.69
-OTHER PROVISIONS	1,022	1,730	-20	-7	429	-57.84
NET PROFIT	8,103	5,843	3,234	4055	4279	-47.16

APPROPRIATIONS

INR/Mn

	Mar 09	Mar 10
STATUTORY RESERVE	8,000	4,500
REVENUE RESERVE	9,974	6,256
CAPITAL RESERVE	5692	379
SPECIAL RESERVE – CURRENCY SWAP	-9	-11
DIVIDEND(including dividend tax)	4,916	4,286
SPECIAL RESERVE u/s Sec36(1) (viii) OF Income Tax Act,1961	1,500	2,000
BALANCE IN PROFIT & LOSS A/C	0	0
TOTAL	30,073	17410

Cost & Yield Ratios

YE Mar 09-Mar 10

	Year Ended March 2010			Year Ended March 2009		
	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	5.79	1.62	5.16	6.32	2.83	5.76
Yield on Advances	9.77	3.29	8.42	10.99	5.09	9.78
Yield on Investments	7.68	4.98	7.46	7.25	6.17	7.14
Yield on Funds	7.96	3.34	7.14	8.78	4.88	8.09
Cost of Funds	5.42	2.17	4.84	5.81	3.31	5.37
Net Interest Margin	2.92	1.00	2.51	3.38	1.39	2.97

Cost & Yield Ratios –Quarterly Comparison

COST AND YIELD (%)															
	Qtr Mar-09			Qtr Jun 09			Qtr Sep-09			Qtr Dec 09			Qtr Mar-10		
	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL	INDIAN	FOREIGN	GLOBAL
Cost of Deposits	6.72	2.40	6.07	6.48	2.10	5.81	6.22	1.89	5.59	5.90	1.58	5.26	5.39	1.26	4.79
Yield on Advances	11.00	4.55	9.68	10.68	3.92	9.27	10.43	3.60	8.97	9.91	3.00	8.41	9.58	2.81	8.12
Yield on Investments	7.56	6.08	7.42	7.30	4.93	7.06	7.43	4.45	7.14	7.66	4.19	7.36	7.22	4.16	6.98
Yield on Funds	9.19	4.28	8.32	8.47	4.02	7.69	8.51	3.64	7.66	8.20	3.25	7.35	7.66	3.17	6.90
Cost of Funds	6.29	2.76	5.67	6.00	2.63	5.40	5.86	2.41	5.26	5.48	2.13	4.90	5.05	2.00	4.53
N.I.M.	3.46	1.34	2.98	2.83	1.07	2.42	3.08	0.87	2.57	3.11	0.82	2.60	3.01	0.96	2.57

Profitability Ratios

	Year Ended		Quarter Ended	
	Mar 09	Mar 10	Mar 09	Mar 10
Cost to Income Ratio	36.18	43.81	36.54	43.94
Non Interest income to Operating Expenses	98.64	71.34	96.88	72.36
Asset Utilization Ratio	2.70	1.88	2.61	1.95
Return on Assets	1.49	0.70	1.50	0.65
Return on Equity	30.42	14.76	29.51	13.74
Earnings Per Share (Basic & Diluted)	57.26	33.15	15.43	8.15
Book value per share	211.89	236.84		
Net worth (Rs. in Mn)	111,435	124,560		

Major Industry-wise Advances - Domestic

INR / Mn

	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	YoY Growth %
Textiles	43,620	47,370	51,220	54,850	59,200	35.72
Chemicals & Chemical products	34,900	33,230	32,400	34,510	38,360	9.91
Rubber, Plastic & their products	10,040	10,260	9,950	10,310	12,820	27.69
Basic metal & metal products	67,680	67,810	68,360	74,760	84,210	24.42
Vehicles, vehicle parts & Transport equipment	14,090	15,310	20,770	21,000	17,890	26.97
Gems & Jewellery	25,580	22,440	23,090	24,950	23,210	-9.27
Construction	17,770	15,290	14,950	15,670	17,750	-
Infrastructure	105,310	108,870	114,550	130,410	164,950	56.63
Other Industries	77,140	81,480	45,350	115,080	143,130	85.55

Exposure to Sensitive Sectors - Domestic

INR / Mn

SECTOR	MAR-09	JUN-09	SEP-09	DEC-09	MAR-10	% of Total Advances
Total Advances	1,153,540	1,165,311	1,182,567	1,227,622	1,351,940	
REAL ESTATE	183,984	193,696	191,161	190,909	182,153	13.47
out of which						
-HOUSING LOAN	63,152	66,846	68,858	70,827	71,500	5.28
- MORTGAGE LOAN	20,370	23,328	20,479	19,986	17,210	1.27
-COMML. REAL ESTATE	61,831	67,035	65,424	64,531	59,962	4.44
Others(Invest & Indirect)	38,631	36,487	36,400	35,565	33,461	2.48
CAPITAL MARKET	28,541	28,887	28,306	29,139	33,204	2.46

Overseas Advances - Breakup

	INR / Mn	
	Mar-09	Mar-10
TRADE	31,126.2	31,896.3
MANUFACTURING	51,559.5	51,960.8
REAL ESTATE	10,237.3	10,941.8
LOAN AGAINST DEPOSITS	10,632.1	7,450.6
STAFF LOANS	47.0	53.7
BUYERS CREDIT	109,928.9	180,430.0
OTHERS *	80,243.6	78,496.0
TOTAL	293,774.6	361,229.2

* Others include Bills discounted for other banks, syndication/ECB loans, FCTL, etc.

NPAs

INR / Mn

	Mar-09	Sep-09	Dec-09	Mar-10
Gross NPA	24,709	39,197	41,866	48,826
Net NPA	6,282	16,047	15,958	22,074
Gross NPA %	1.71	2.61	2.67	2.85
Net NPA %	0.44	1.08	1.03	1.31
Provision Coverage Ratio %	74.58	59.06	69.90	65.51

NPA Movement

(INR/ Mn)

	Mar-09			Mar-10		
	Indian	Foreign	Global	Indian	Foreign	Global
Opening Gross NPA	17,827	1,481	19,309	21,897	2,812	24,709
Total Reduction	15,224	374	15,598	15,280	408	15,688
Recovery	6,684	74	6,758	6037	179	6216
Upgradation	3,238	7	3,245	1,814	221	2,035
Write-off	3,547	293	3,840	7,429	8	7,437
Agri. Debt Waiver & Relief	1,755	-	1,755	-	-	-
Slippages	19,293	1,704	20,997	39,967	1,649	41,616
Net Addition/Reduction	4069	1,330	5,399	24,687	1,241	25,928
Gross NPA	21,897	2,812	24,709	46,584	4,053	50,637
Less URI ON NPA	-	-	-	1,772	38	1,809
Closing Gross NPA	21,897	2,812	24,709	44,812	4,015	48,826

NPA Ratios

(INR /Mn)

	Mar-09			Mar-10		
	Indian	Foreign	Global	Indian	Foreign	Global
Closing Gross NPA	21,897	2,812	24,709	44,812	4,015	48,826
Total Nettable Credits	16,818	1,609	18,427	24,023	2,728	26,751
NPA Provision	15,560	1,568	17,128	19,265	2,728	21,993
Other credits	1,258	41	1,299	4,758	-	4,758
Net NPA	5,079	1,203	6,282	20,789	1,286	22,075
Gross NPA Ratio (%)	1.90	0.96	1.71	3.31	1.11	2.85
Net NPA Ratio (%)	0.45	0.41	0.44	1.57	0.36	1.31
Provision Coverage Ratio (%)	76.80	57.22	74.58	65.34	67.96	65.51

Sector wise Breakup of NPA - Domestic

INR / Mn

	Mar-10	% of Total NPA	% of Total Sectoral Advances
Agriculture	4,229	8.59	2.36
Industry	12,960	35.29	3.09
Services	21,153	42.98	4.74
Personal Loans	6,470	13.14	4.16
DOMESTIC (TOTAL)	44,812		
FOREIGN	4,014		
GLOBAL (TOTAL)	48,826		

NPAs- Industry wise

INR/Mn

Industry	Mar'10 Total NPA	% of Total NPA	% of Total Sectoral Advances
Mining	1,343	3.00	11.13
Food processing	415	0.93	1.9
Beverage & Tobacco	28	.06	0.97
Textile	1,713	3.82	2.89
Leather	272	.60	6.78
Wood	74	0.16	3.29
Paper	394	0.88	4.95
Petroleum	17	.03	0.4
Chemical	3,102	6.92	8.09
Rubber,Plastics	235	0.52	1.84
Glass & Glassware	3	0	0.52
Cement & Cement Products	436	0.97	8.02
Basic Metal	2,367	5.28	2.81
All Engg	675	1.51	5.62
Vehicle & vehicle parts	587	1.30	3.28
Gems & Jewellery	1,041	2.32	4.48
Construction	841	1.88	4.74
Infra	1,594	3.56	0.97
Others	2,233	4.98	3.22

NPAs- Service Sector

INR /Mn

	Total NPA	% of Total NPA	% of Total Sectoral Advances
Transport Operators/Aviation	7,744.6	17.28	12.39
Computer Software	1,656.2	3.70	61.80
Tourism & Hotels/Restaurant	1213.4	2.71	24.70
Shipping	26.1	0.06	0.81
Professional Services	811.8	1.81	7.02
Trade- Wholesale	1402.3	3.13	4.15
Trade- Retail	3597.2	8.03	8.49
Commercial Real Estate	1233.5	2.75	4.11
NBFC	142.8	0.32	0.23
Other services	3324.7	7.42	2.55

Slippages during the year- Industry wise

INR/ Mn

	INDUSTRY	Amount Outstanding
1	Aviation	7250.0
2	Pharma	3943.9
3	Steel	2639.1
4	IT	2497.5
5	Infra	2169.4
6	Minerals	1840.6
7	Gems & Jewellery	1866.7
8	Retail	1315.0
9	CRE	525.7
10	Engg	1315.0
11	Services	1709.2
12	Textiles	920.3
13	Energy	788.9
14	Auto	657.6
15	Agri	986.3
16	Cement	460.2
17	Paper	394.6
18	Construction	1472.5
19	Miscellaneous	7215.0

Overseas NPAs

INR / Mn

	Mar-09	Mar-10
TRADE	857.1	1,786.9
MANUFACTURING	459.4	340.3
REAL ESTATE	486.3	1,173.6
OTHERS	1,009.1	713.6
TOTAL	2,811.9	4,014.4

RESTRUCTURED ACCOUNTS

Includes all facilities -(whether restructured or not) -to the borrowers INR/Mn

	Domestic	Foreign	Global
	Amount	Amount	Amount
As on 31.03.2009	52,420		52,420
Q1	31,850	3,343	35,193
Q2	4,710	10,590	15,300
Q3	2,790	-	2,790
Q4	4,540	334	4,874
Change in balances of a/cs reported earlier	-10,250		-10,250
Total as on 31.03.2010	86,060	14,267	100,317

Sector-wise breakup of restructured accounts (>10 Mn) (Domestic)

					INR/Mn
S.No	Sector	Restructured in Q4	Sectorwise %	Total Restructure in 2009-10	Sectorwise %
	CRE	-	-	1000	3
1	Iron & Steel	-	-	5050	13
2	Engineering	50	2	3190	9
3	Textiles	450	18	3670	10
4	Chemicals & Pharma	10	-	2220	6
5	Gems & Jewellery	90	4	540	1
6	Infrastructure	620	25	5000	12
7	Agriculture	200	8	750	2
8	Sugar	270	11	2080	6
9	Auto & Auto Components	-	-	2120	6
10	Paper & Paper Products	250	10	2440	7
11	Services(Incl Hotels)	10	-	2590	7
12	Trade	40	2	670	2
13	IT Related	310	13	1950	5
14	Misc	180	7	3990	11
	TOTAL	2480	100	37260	100

Restructured A/cs Slipped (>10 Mn) –(Domestic)

	June 09	Sep 09	Dec 09	Mar-10	Total
Number of Accounts slipped during Quarter	7	34	24	34	99
Amount	730 Mn	8390 Mn	3600 Mn	3430 Mn	16150 Mn

Investments - Domestic

INR/Mn

		Mar-09				Mar-10			
		AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
1	SLR INVESTMENTS	61,952	370,586	-	432,538	126,770	449,473	729	576,972
	OF WHICH:								
	GOVERNMENT SECURITIES	60,040	365,891	-	425,931	125,139	446,443	729	572,311
	OTHER APPROVED SECURITIES	1,912	4,695	-	6,607	1,631	3,030		4,661
	M Duration - AFS	3.19	5.04		4.77	4.45	5.34	6.68	5.14
2	NON SLR INVESTMENTS	39,170	8,631	-	47,801	41,318	8,697	47	50,062
	M Duration - AFS	3.03	0.29		2.72	2.92	0.23		2.57
TOTAL		101,122	379,217		480,339	168,088	458,170	776	627,034

Investments – Foreign (Position as on 31.03.2010)

INR/Mn

Type of Investment	Book Value	Total Provision
G-Sec	25875	21
Bonds /CLN– Lehman Bros	1378	1,378
Bonds-Others	9620	824
CLN (Other issuers)	15780	2,322
Total	52,653	4,545

Capital Adequacy

INR/Mn

	31.03.2009	31.03.2010
	Basel II	Basel II
Tier I Capital	124,660	137,250
Tier II Capital	57,450	72,180
Total Capital	182,110	209,430
Total Assets	2,255,018	2,749,665
Risk Weighted Assets	1,399,310	1,618,570
CRAR - Tier I (%)	8.91	8.48
CRAR - Tier II (%)	4.10	4.46
CRAR (%)	13.01	12.94

Productivity

INR/ Mn

	Mar-09	Mar-10	Growth Y-o-Y
Business per Employee	83.3	101.1	21.37%
Business per Branch	1097.2	1239.4	12.96%

Breakup of High Cost Deposits

(INR / Mn)

	Jan-Mar'10	Apr-Jun'10	Jul-Sep'10	Sep-Dec'10	Dec'10-Mar'11
Deposits at ROI > 8 % maturing till 31.03.2011	144,402	70,590	36,704	20,666	23,788

Way Ahead

- Customer Acquisition on a wider scale and Inclusive Banking
- Higher Profitability and accent on asset quality
- Leverage Technology to a large extent
- Focus on Mid Corporate segment for higher returns
- To have a branch network of over 3500 branches and 1500 ATMs by March 2011 and enlarge our presence abroad

Thank you