



# **Presentation on the Performance of the Bank – Q1 – 2011-12**

**July 29, 2011**



# Higher Topline

- **Total Business increased to ₹ 1,92,934 crore from ₹ 1,59,027 crore - up by 21.3%.**
- **Total Deposits reached a level of ₹ 1,10,425 crore from ₹ 91,000 crore - up by 21.4 %.**
- **Total Credit increased to ₹ 82,510 crore from ₹ 68,027 crore – up by 21.3%**
- **CD Ratio was at 74.7% as against 74.8% in the previous year.**
- **Agriculture Credit rose to ₹ 11,638 crore (11.6% growth).**
- **Credit to MSME at ₹ 9,638 crore increased from ₹ 8,666 crore - a growth of 11.2%**

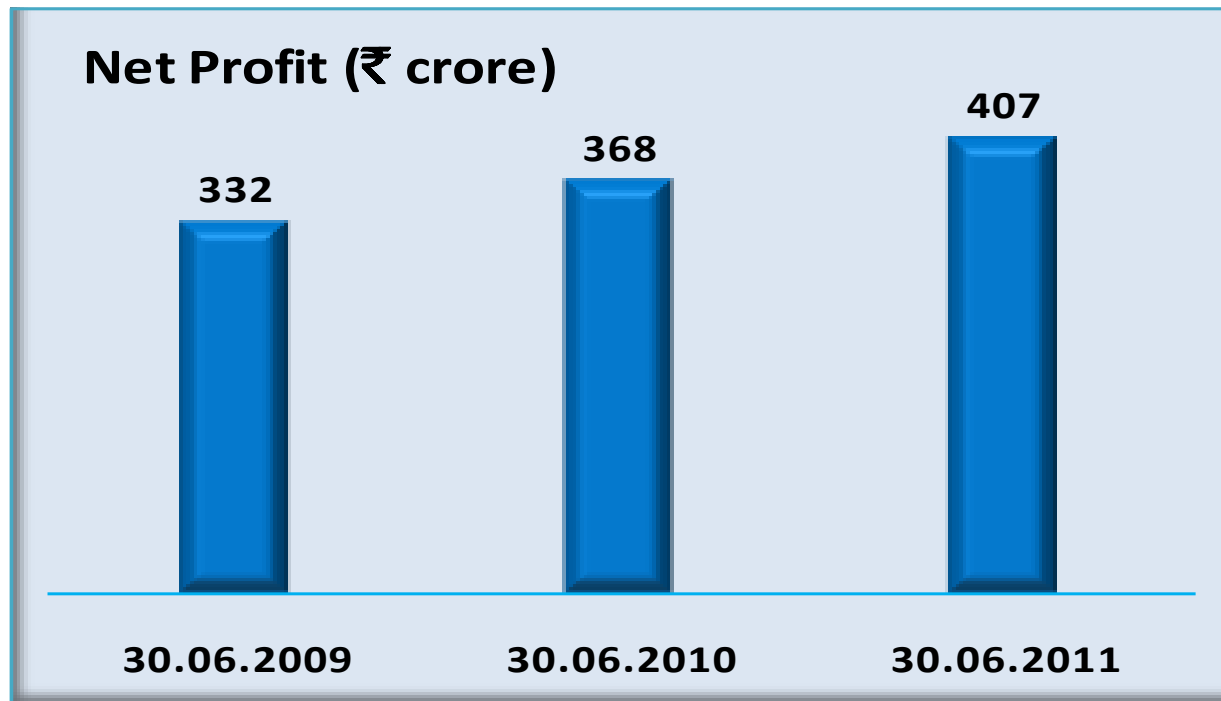


**Towards  
improving  
bottomline...**

- ⦿ **Net Interest Income up by 14 % to ₹.1030 crore.**
- ⦿ **Net Profit improved by 10.5% to ₹.407 crore from ₹.368 crore.**
- ⦿ **Interest Income up by 32.5% to ₹.2781 crore.**
- ⦿ **Return on Assets at 1.31%**
- ⦿ **Return on Equity at 19.08%**
- ⦿ **Cost Income ratio at 38.94%**



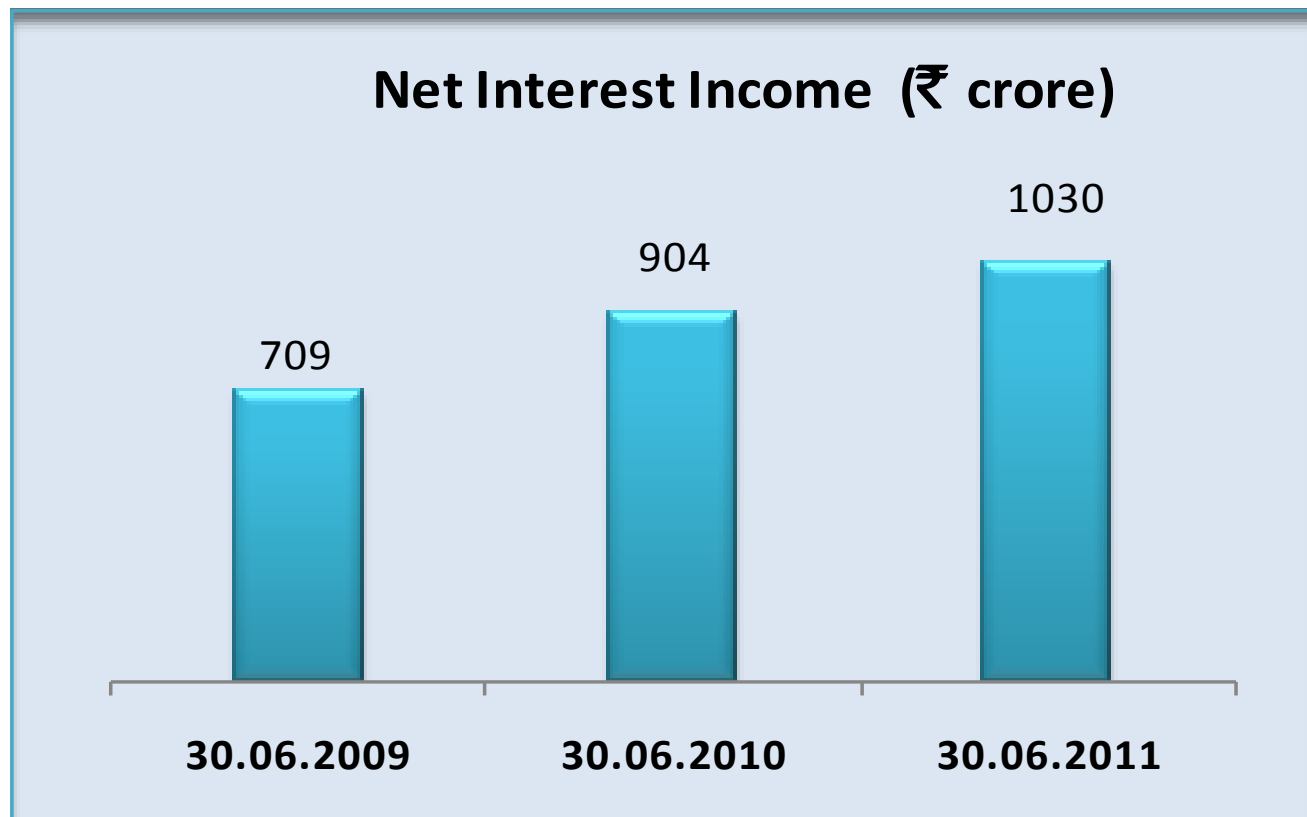
# Net Profit



**Up by  
10.5%**

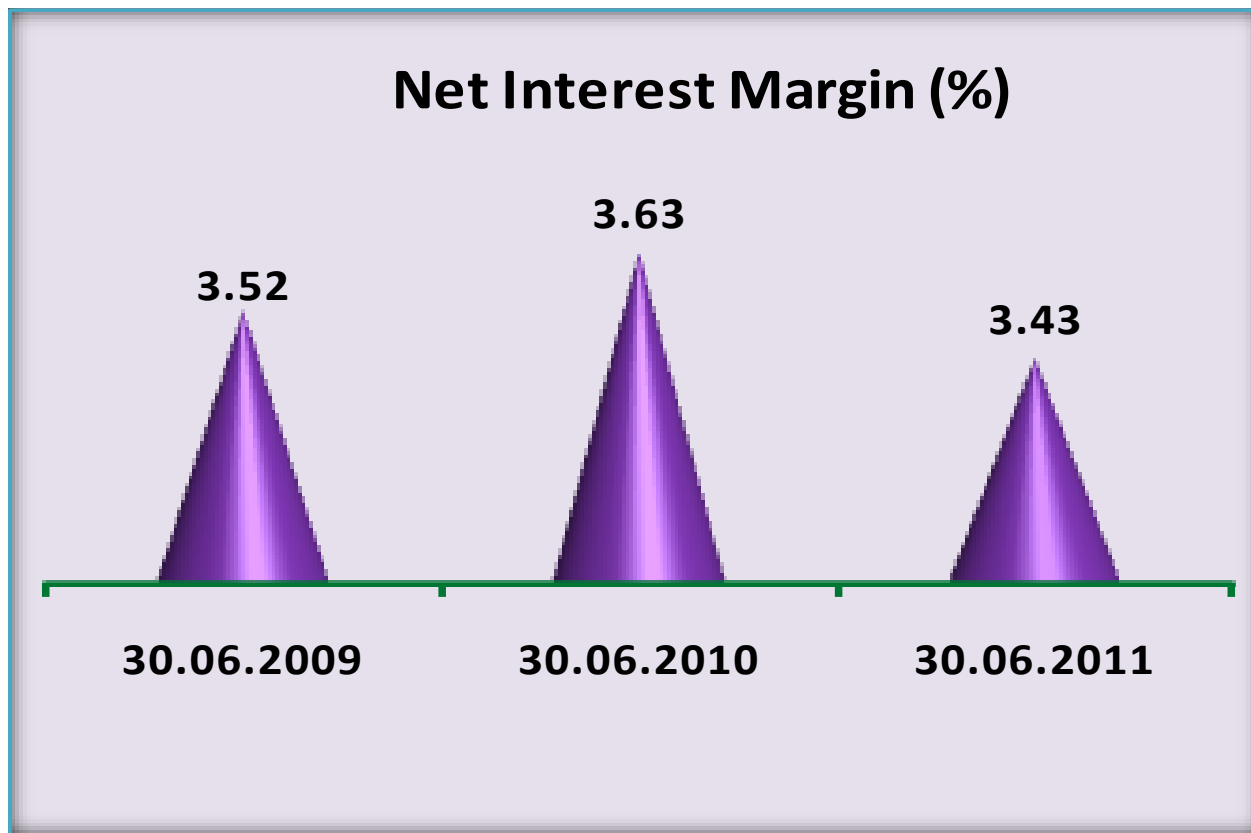


# Net Interest Income





# Net Interest Margin





# Financial Snapshot

Particulars	Q1 2010-11	Q1 2011-12	Y-o-Y Growth %
Interest income	2099	2781	32
Total Income	2477	3031	22
Interest Expenditure	1195	1751	47
Operating expenditure	444	498	12
Total Expenditure	1639	2250	37
Core Operating profit	718	718	
Net Profit	368	407	11



# Capital Adequacy Ratio

	June-10	June-11
Tier I	6988.28	8242.42
Tier II	1477.44	1959.99
Total Capital	8465.72	10202.41
Tier I (%)	10.32	10.53
Tier II (%)	2.18	2.50
CRAR as per BASEL II	12.50	13.03

- Headroom available in Tier II is ₹ 6282 Crore.
- The Current year Profit is not taken for computation of CRAR under RBI norms if the same is taken into account CRAR improves to 13.54% (Tier I -11.04%).

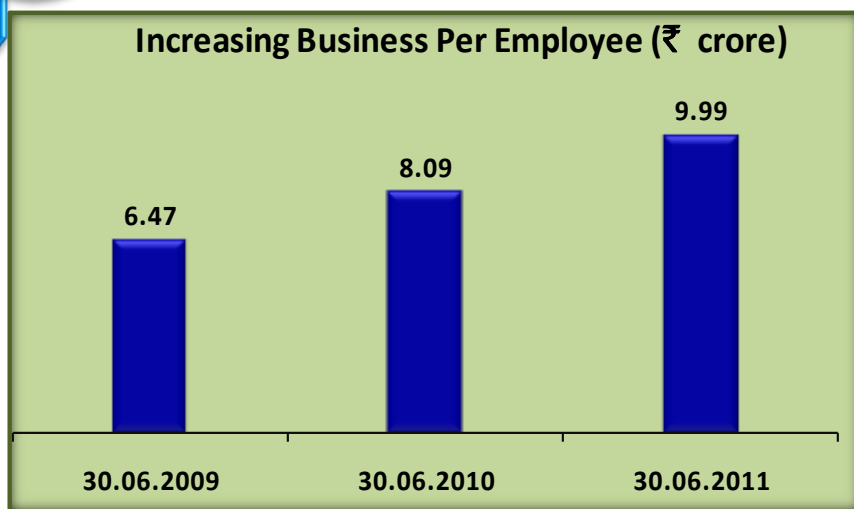
- Net worth improved to ₹.8733 crore from ₹.8327 crore as on 31.03.2011.



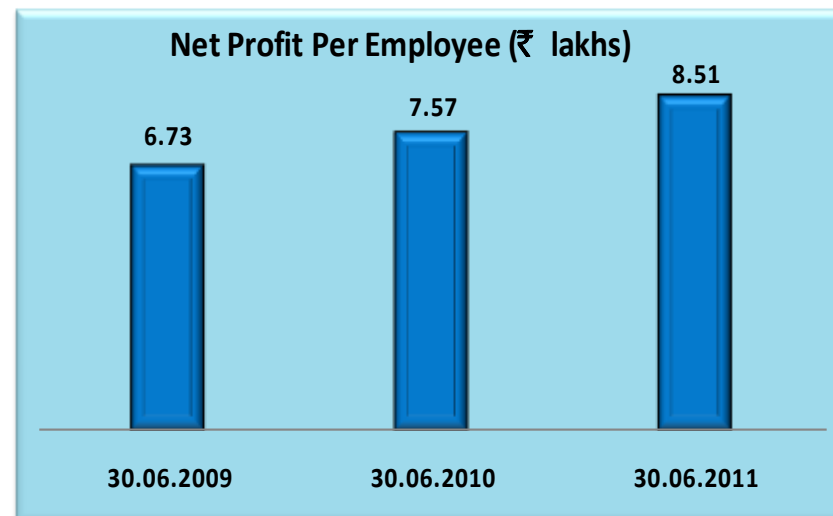


# Productivity

Increasing Business Per Employee (₹ crore)

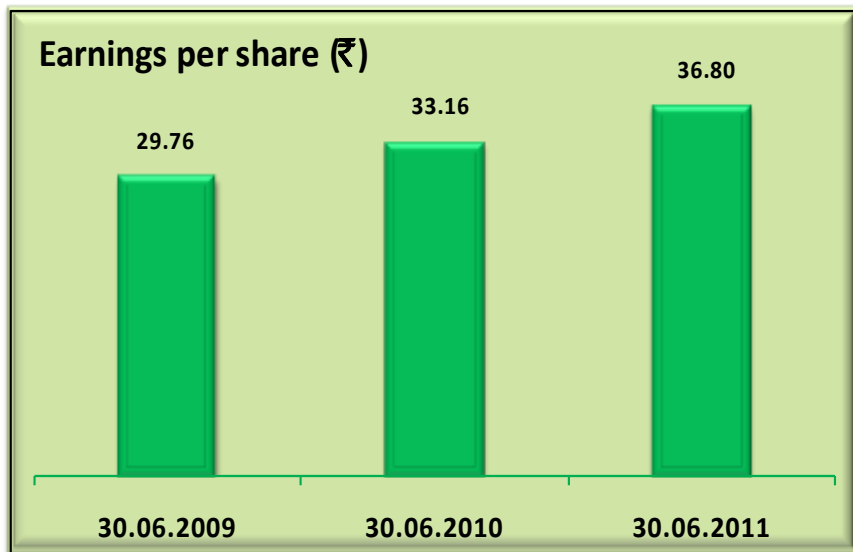


Net Profit Per Employee (₹ lakhs)

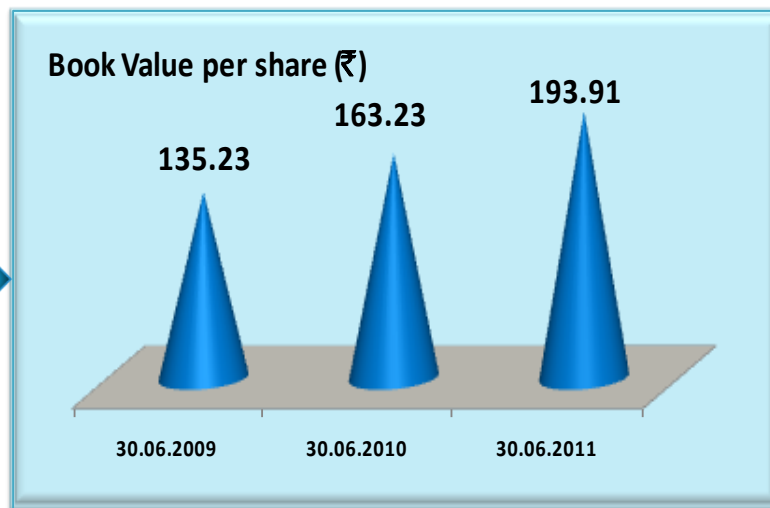




# Share Holders' Value



**EPS**  
(Annualised)  
**₹.36.80**

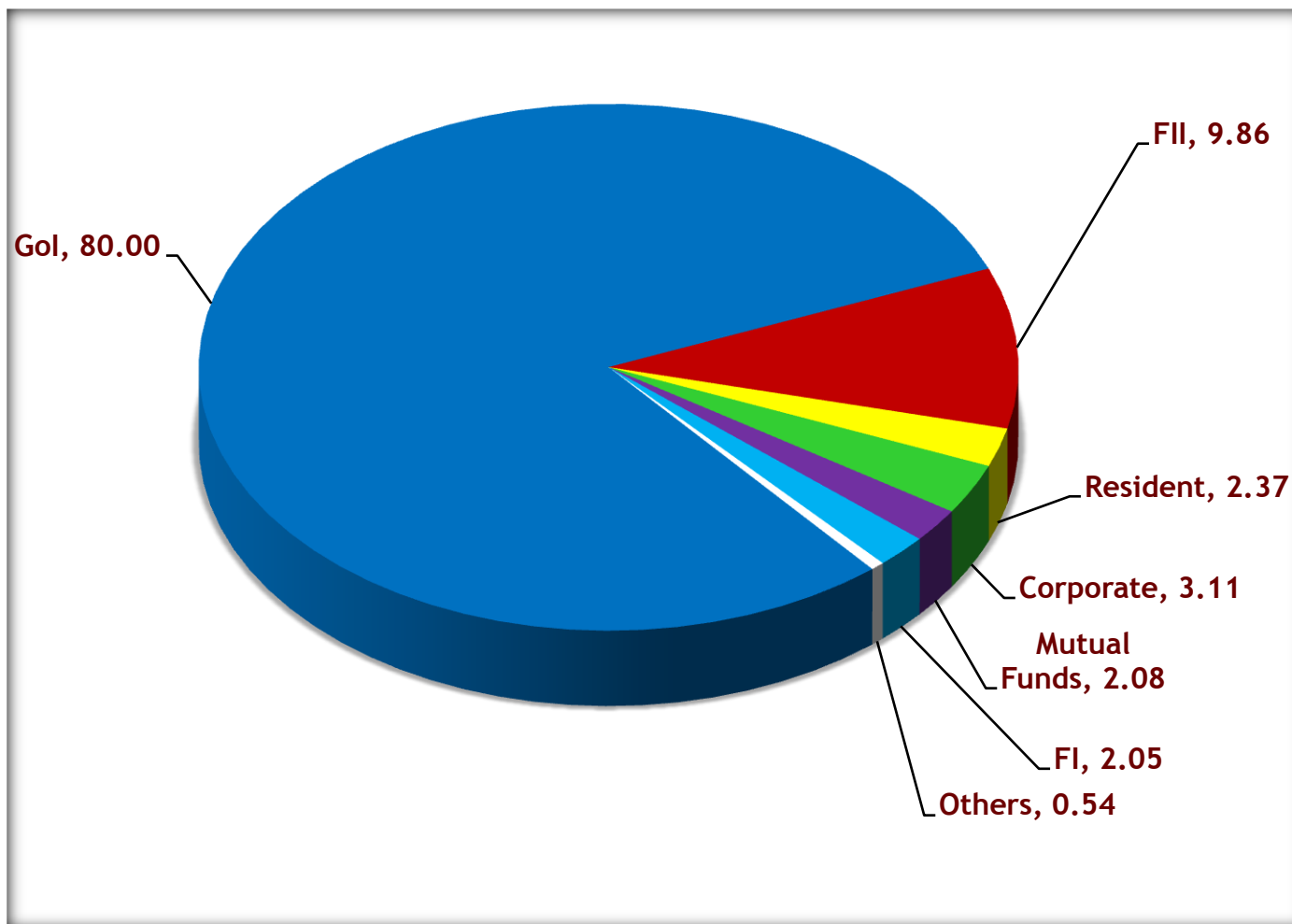


**Book Value**  
**₹.193.91**



# Pattern of Equity Shareholding

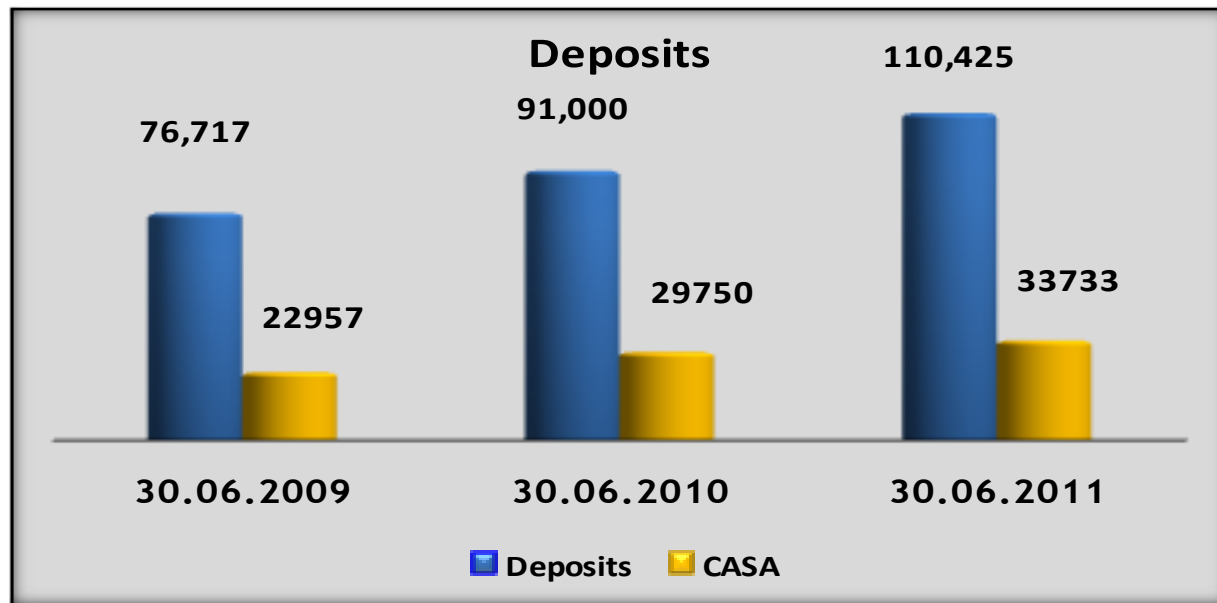
(%)





# Deposits

◎ Deposits up by ₹ 19,425 crore or 21.4% to ₹ 1,10,425 crore



CASA	30.06.2010	30.06.2011	Growth(%)
Total CASA	29750	33733	13.4



# Composition of Advances

## Growth in Advances

© Global Gross Credit grew by ₹ 14,483 crore or 21.3 % to ₹ 82,510 crore as on 30.06.2011 from ₹ 68,027 crore as on 30.06.2010

### Advances

Up by  
₹ 14,483crore  
or 21.3%

Credit to	30.06.2010	30.06.2011	Y-o-Y Growth (%)
Agriculture	10433	11638	11.55
Retail	11030	12099	9.69
MSME	8666	9638	11.22
Corporate & Commercial	34939	45768	30.99
Overseas Credit	2959	3367	13.77
Total	68027	82510	21.29

## Priority Sector Credit

© Priority sector credit increased by ₹ 1129 crore or (4.4%) to ₹ 27098 crore as on 30.06.2011 constituting 37.48 % of Adjusted Net Bank Credit. Agriculture Credit increased by ₹ 590 crore or 5.34 % to ₹ 11,638crore as on 30.06.2011 constituting 16.10% of Adjusted Net Bank Credit.



# Lending to SHG ..Continued Thrust

- During the year the Bank has disbursed ₹.415 crore to 17,422 SHGs.
- The Bank has got 40 MICROSATE branches(specialized branches for Micro finance)

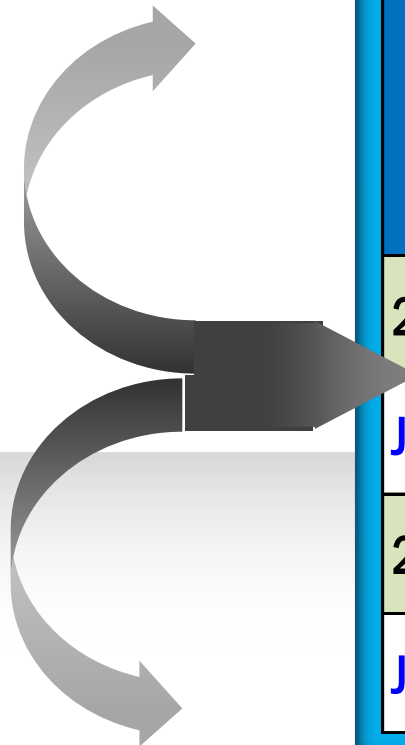


# Focus on Education Loan

- Web Based online Education Loan Application System put in place.

- Interest Concession of 0.50% on the applicable card rate on Fresh Education Loan sanctioned to Girl students.

- Central Scheme to provide interest subsidy for the moratorium period of education loan availed by students from economically weaker section is being implemented.

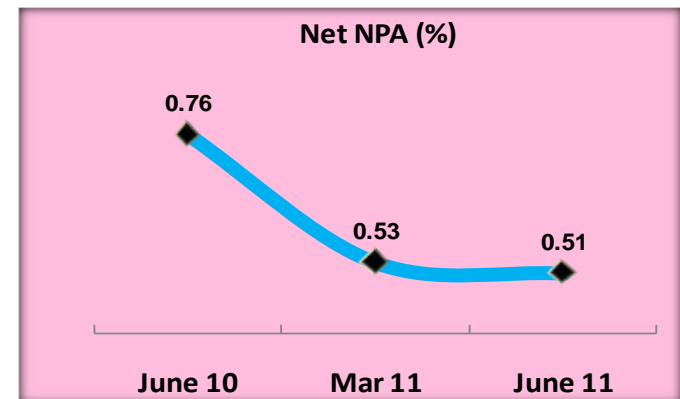
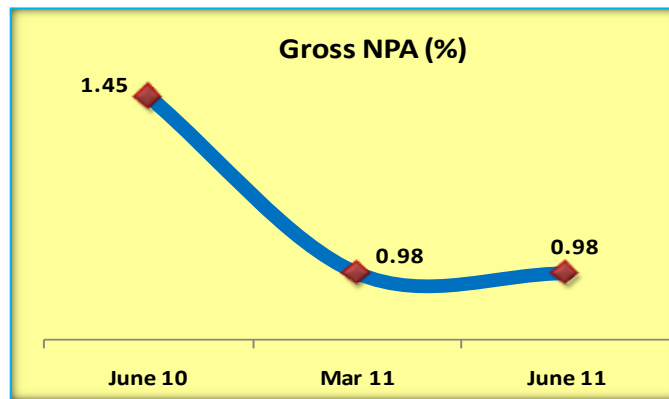
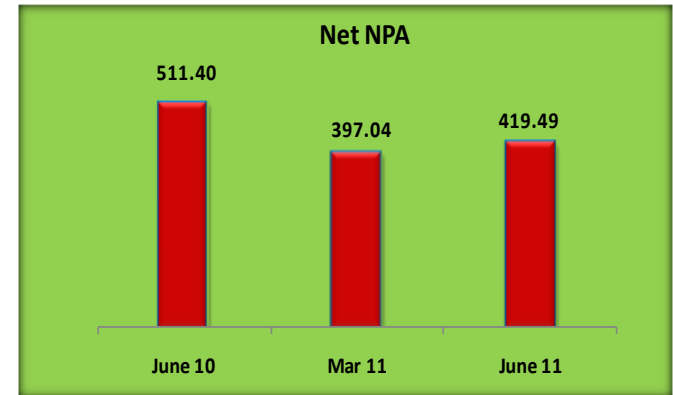
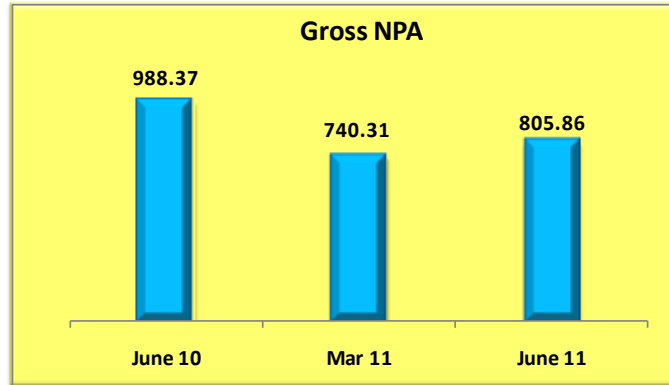


Period	Amount of Credit disbursed	Outstanding
2009-10	604	2300
Jun-10	184	2463
2010-11	621	2811
Jun-11	210	3000



# NPA Management

(₹ crore)



Provision Coverage Ratio is 84.14% as against the prescribed norm of 70%

- ◎ The Bank has migrated to identifying NPA through online CBS system, which has enabled the Bank to track each Non Performing and Special Mention Account on day to day basis, helping the bank to take immediate steps to recover the overdue.
- ◎ The Bank has a prudent provisioning policy to provide more than RBI prescription: Besides providing 100% for unsecured portion of NPA as per RBI norms, the Bank has provided 25%, 100% & 100% for secured portion of Substandard, D1 & D2 as against the RBI prescription of 15%, 25% & 40% respectively.



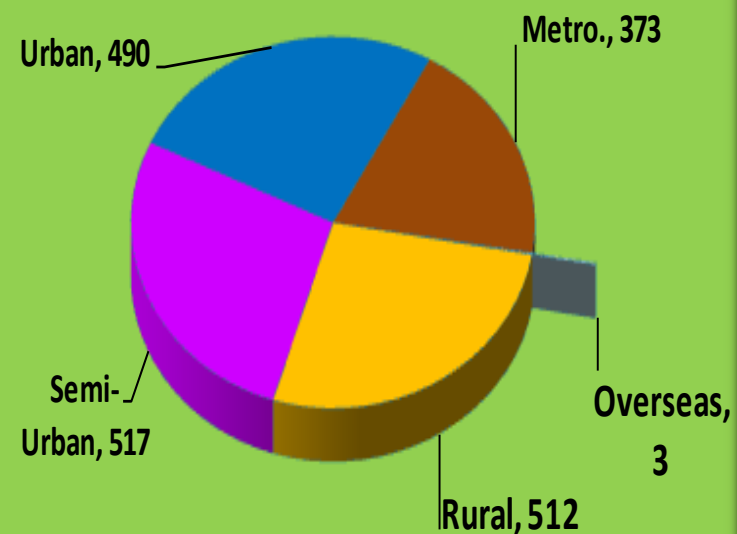


# Distribution Channel

32 new  
Branches  
opened  
during the  
Quarter

	31.03.2011	30.06.2011
1.Domestic Branches	1860	1892
2.Overseas Branches (Singapore, Colombo & Jaffna)	3	3
<b>Total Branches</b>	<b>1863</b>	<b>1895</b>
3. Extension Counters	37	36
4. Satellite Offices	23	23
5. ATMs	1128	1179
6. Banking Service Centre	39	66
7. Manpower	19311	19119

Banking Outlets **3199**





# Financial Inclusion Plan

**Under Financial Inclusion Plan Bank has been allotted with 1511 villages with population above 2000 for provision of banking services.**

**All the 1511 villages have been provided with banking services as on 30th June 2011 as below.**

- ⊙ **1413 villages through Smart card based Business Correspondent (BC) Model**
- ⊙ **53 villages through Banking Service Centres (BSCs)/branches**
- ⊙ **45 villages through Mobile Branch/Van**

**Bank has opened 2,64,896 no-frill accounts in the FI implementing villages and given smart cards to 1,90,054 account holders.**

**Apart from the Financial Inclusion Plan, as on 30.06.2011 Bank has opened 27.39 lakh 'No frill' accounts through various branches across the country**

**In Union Territory of Puducherry, where the Bank is the SLBC Convenor, under Financial Inclusion Plan a total of 43 villages with population above 2000 have been identified and allotted to various Banks for providing banking services and all the 43 villages have been provided with banking services. Thus UT of Puducherry is the first State in the Country to have provided banking services to all the villages with population more than 2000.**



# Initiatives

- ◎ **Bank has re-christened the tag line as “Your Tech-Friendly Bank”**
- ◎ **51 new ATMs opened during the quarter taking the total to 1,179.**
- ◎ **ATM cum Debit card base increased to 60.96 lakh as on 30.06.2011 from 57.12 lakh as on 31.03.2011.**
- ◎ **83 biometric ATMs are in operation including operations by SHG Members.**
- ◎ **Launched Maestro enabled Debit cards introduced for Senior Citizens and Interbank Mobile Payment Services (IMPS).**



# Initiatives.....

- ◎ **24 hours e-banking Lounge with one Cash in ATM at Alwarpet Chennai.**
- ◎ **Customer service redressal mechanism through “SMS”**
- ◎ **Sending One Time password (OTP) solution through registered Mobile for effecting Funds transfer to safe guarding any particular transactions**
- ◎ **SMS alerts sent to Customer Mobile for all ATM debit card operations.**
- ◎ **On line staff suggestion scheme in the CBS node ported to improve the Services.**
- ◎ **Tie up with SBI Mutual Fund to sell their Mutual Fund Products.**



# Thank you