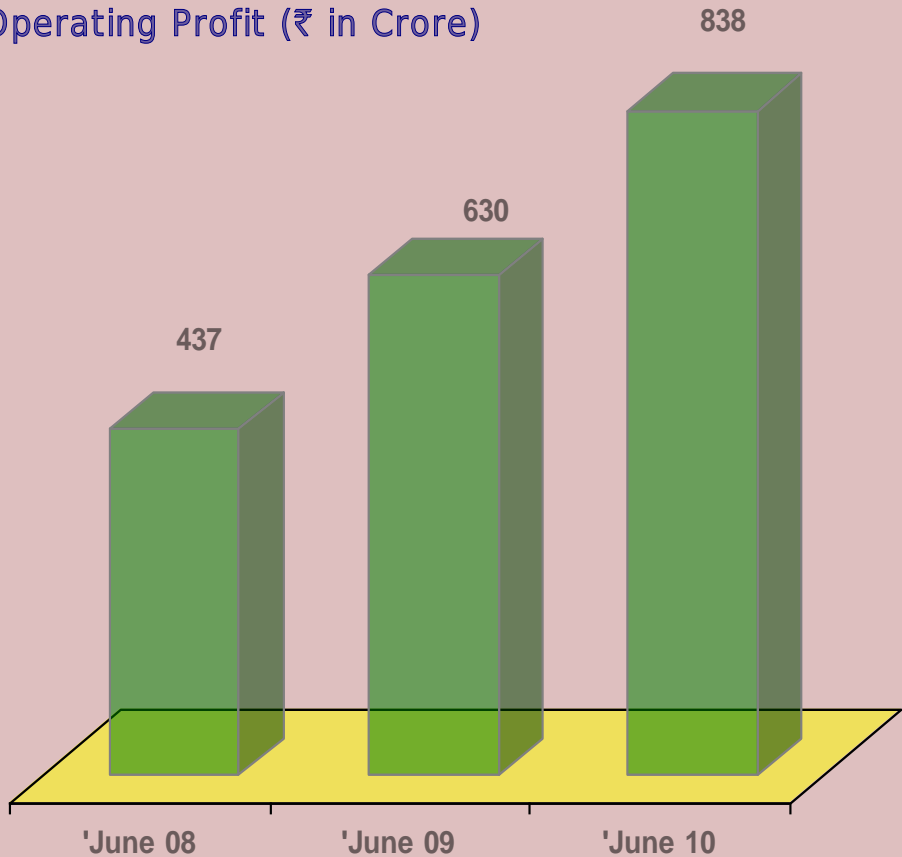


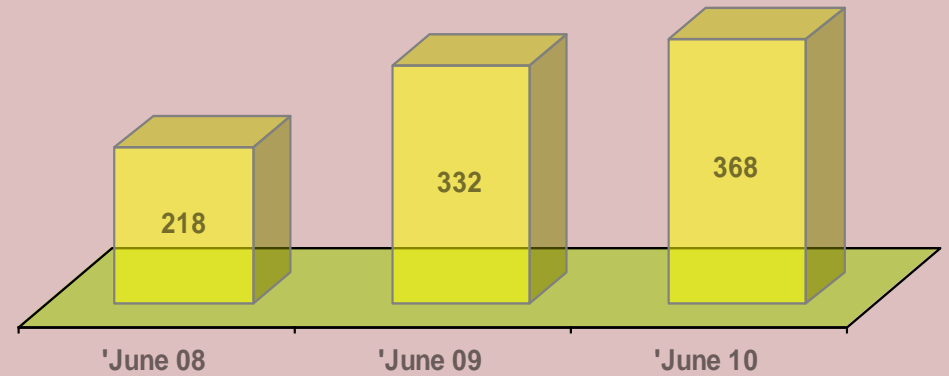
***Presentation  
on  
the Performance of the Bank  
During the first quarter of 2010-11***

- **Growth in Operating Profit 32.88% (YoY); up from ₹ 630 cr to ₹ 838 cr**
- **Business grew by 23.56% YoY (18.62% in Deposits and 30.86% in Advances)**
- **Growth in CASA deposits 29.60% ; CASA share to Total Deposits higher at 33.34% (30.39%)**
- **Domestic Business crossed ₹ 1,50,000 crore**
- **Growth in Net interest income 25.62% (YoY)**
- **Net Interest Margin improved to 3.71% from 3.56% (YoY)**
- **Growth in core non-interest income 54.37% (YoY)**
- **Healthy Capital Adequacy at 12.50 %**
- **EPS higher at ₹ 33.16 ( ₹ 29.76)**
- **Book value higher at ₹ 163.23 per share (20.71%)**
- **Net worth grew by 19.37% to ₹ 7415.17 Crore**
- **RoA in Q1 is 1.42%**
- **Return on Average Net Worth is 20.36%**

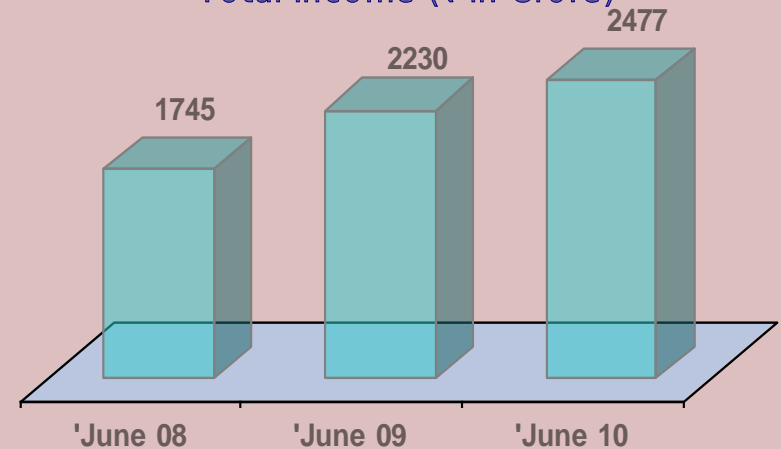
### Operating Profit (₹ in Crore)

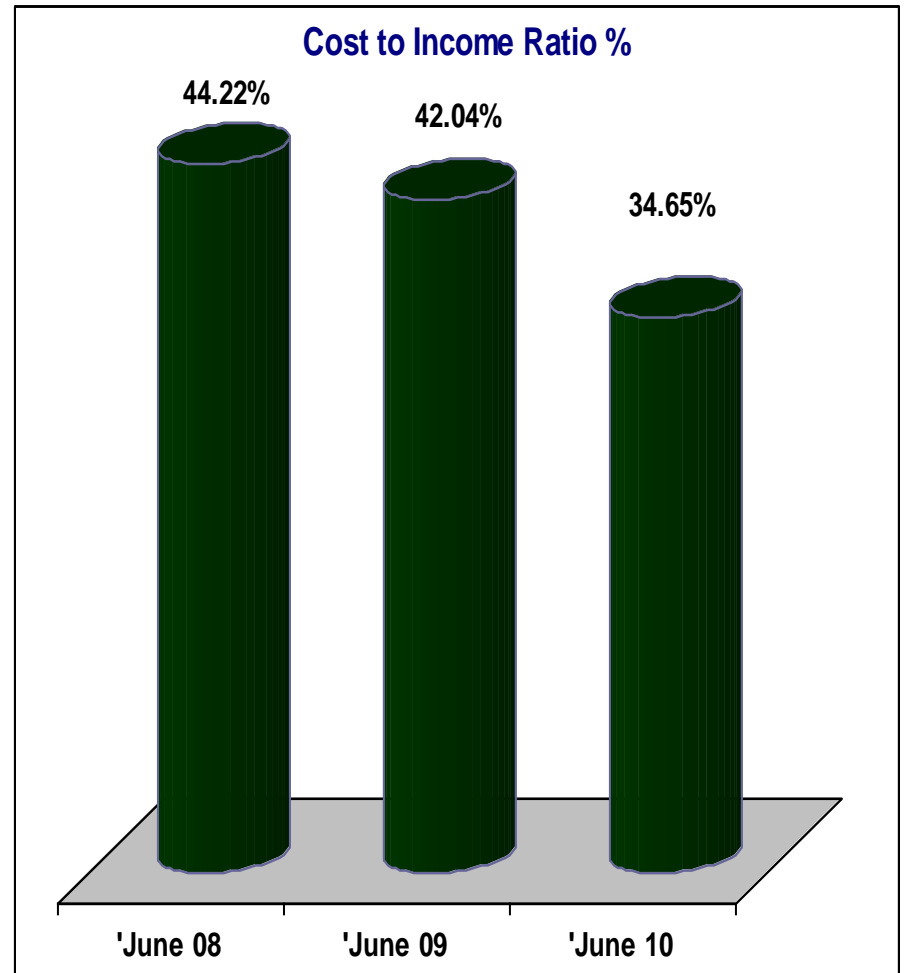
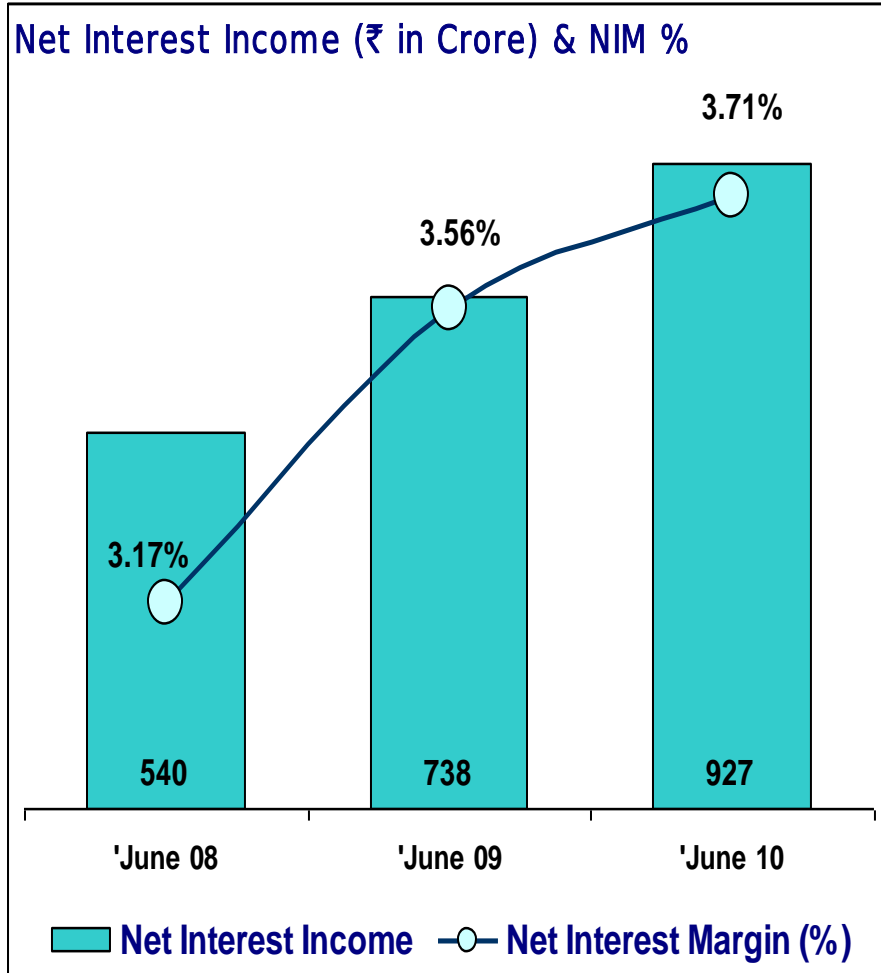


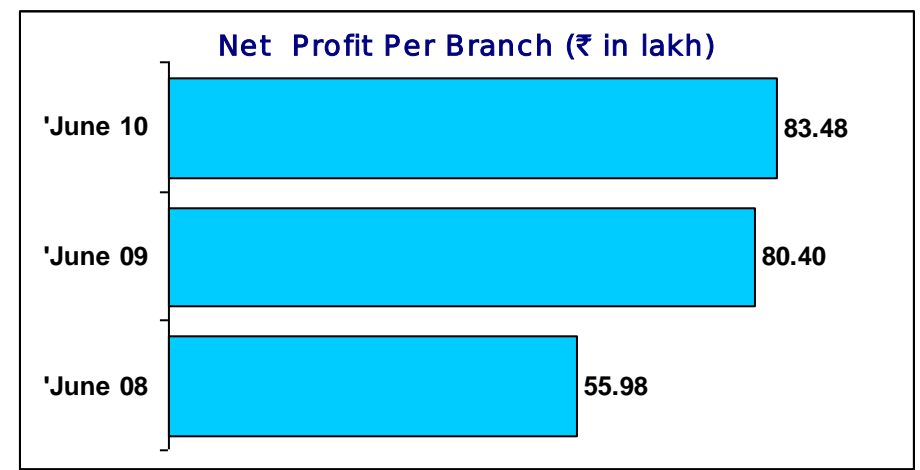
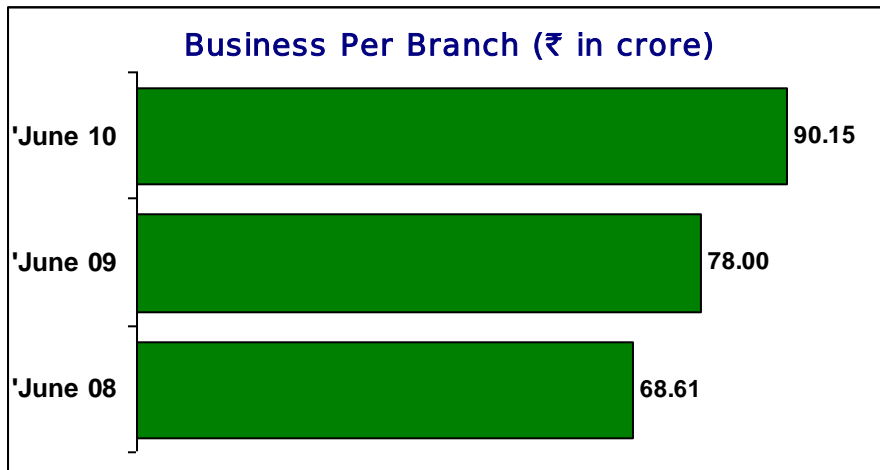
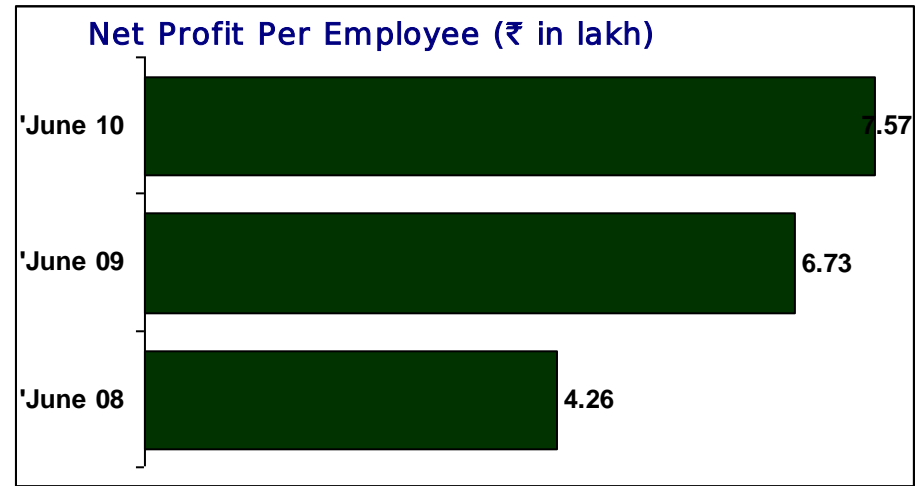
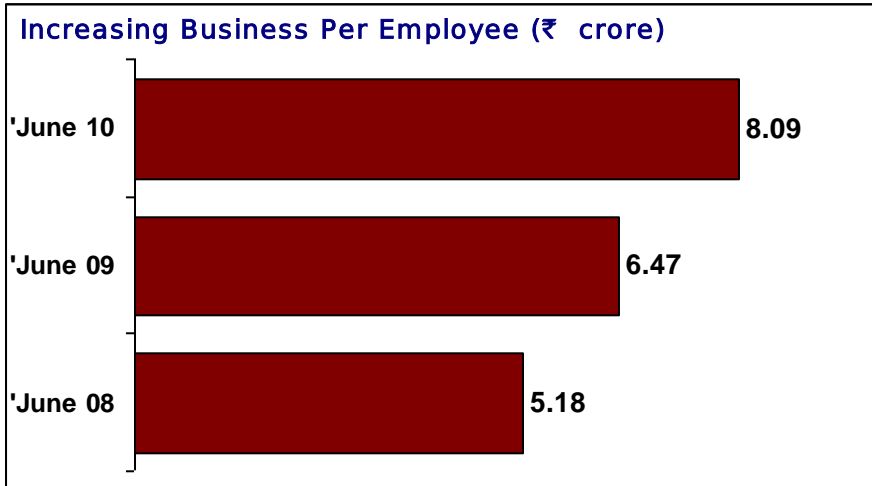
### Net Profit (₹ in Crore)



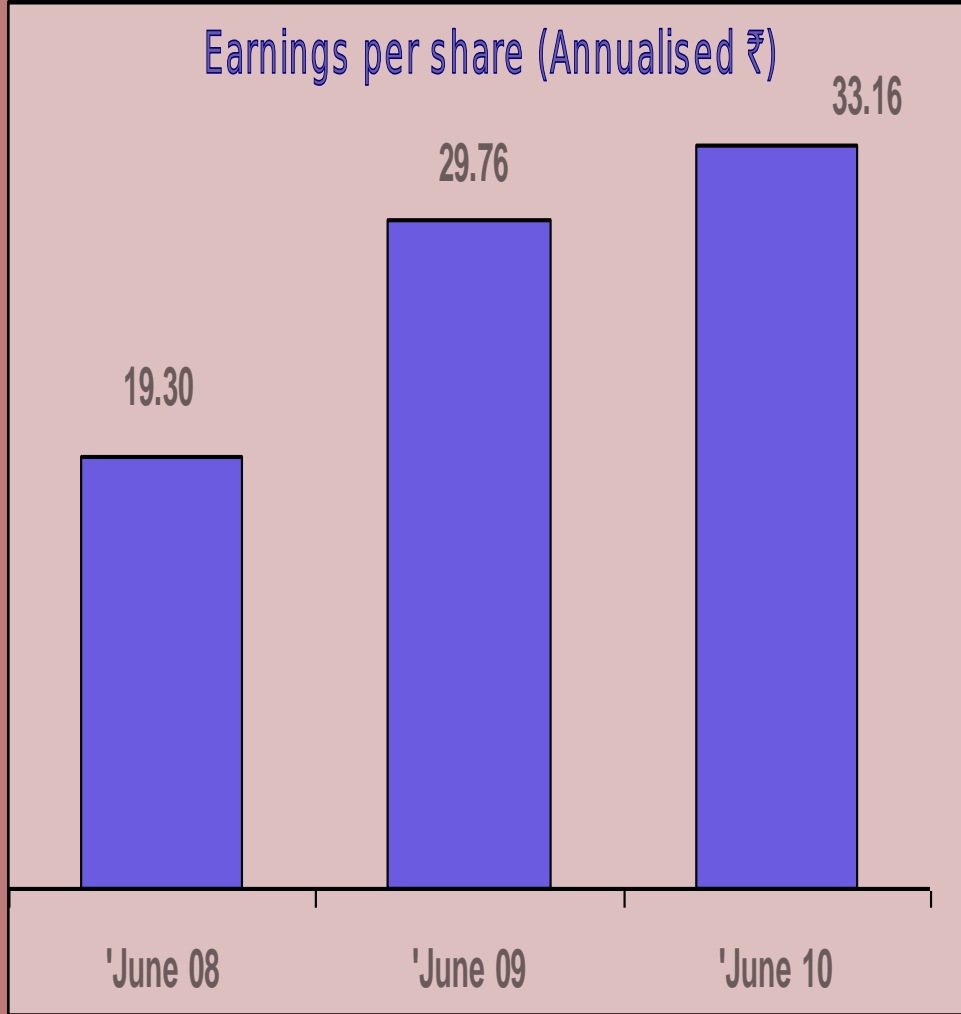
### Total Income (₹ in Crore)



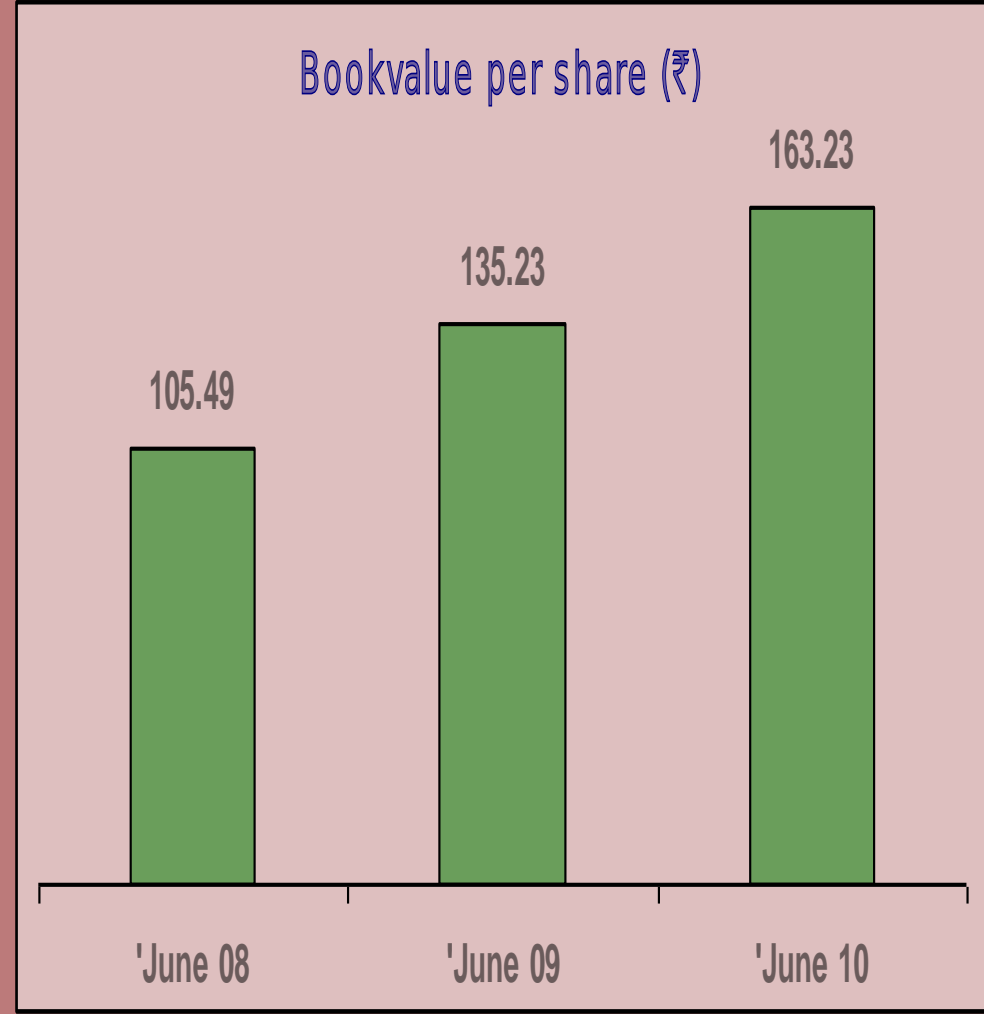




Earnings per share (Annualised ₹)



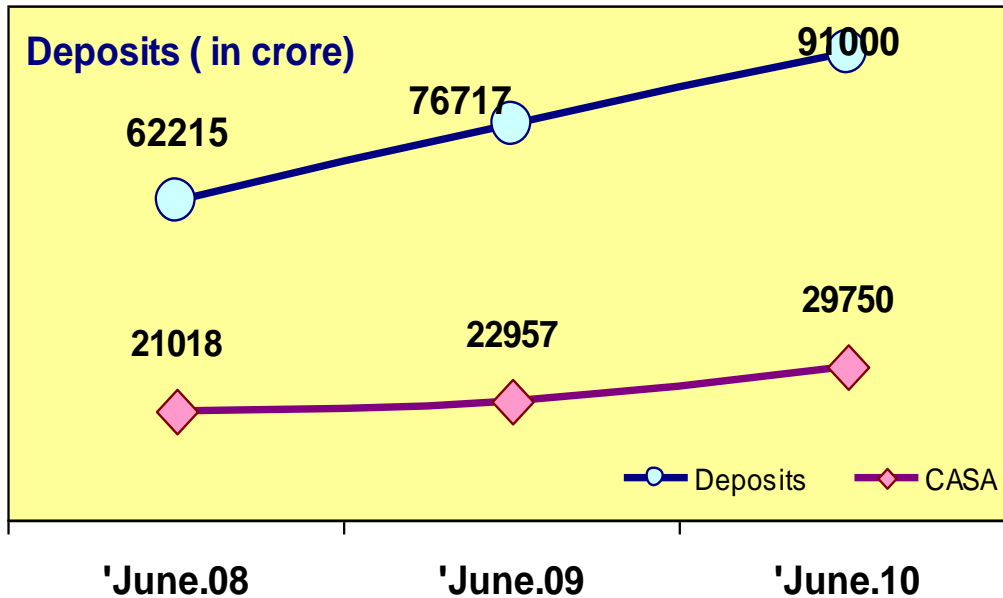
Bookvalue per share (₹)



(₹ in crore)

Particulars	Q1 2009-10	Q1 2010-11	Y-o-Y Growth %
Interest income	1880.24	2121.79	12.85
Non-interest income	350.15	355.46	1.52
Of which: Core non-interest income	167.00	257.79	54.37
Total Income	2230.39	2477.25	11.07
Interest Expenditure	1142.56	1195.14	4.60
Operating expenditure	457.34	444.29	-2.85
Total Expenditure	1599.90	1639.43	2.47
Operating profit	630.49	837.82	32.88
Net Profit	331.66	368.15	11.00

## Growing Deposit Base



- **Global Deposits improved by ₹ 14,283 Crore or 18.62 % (YoY) to ₹ 91,000 Crore**

## CASA (Global)

(₹ in crore)

CASA	June.09	June.10	Growth(%)
Current deposits	4828	6342	31.36
Savings deposits	18129	23408	29.12
<b>Total CASA</b>	<b>22957</b>	<b>29750</b>	<b>29.59</b>
% of CASA	30.39	33.34	



## Growth in Advances

- Global Gross credit grew by ₹ 16,043 Crore or 30.86 % to ₹ 68,027 Crore as on 30.06.2010 from ₹ 51,984 Crore as on 30.06.2009.
- CD Ratio (gross) was at 74.76% as on 30.06.2010 as against 67.76% as on 30.06.2009

## Composition of Advances

(₹ in crore)

<i>Credit to</i>	<i>June 09</i>	<i>June 10</i>	<i>Y-o-Y Growth (%)</i>
<b><i>Agriculture</i></b>	<b>7994</b>	<b>10433</b>	<b>30.51</b>
<b><i>Retail</i></b>	<b>10004</b>	<b>11006</b>	<b>10.02</b>
<b><i>MSME</i></b>	<b>6559</b>	<b>8666</b>	<b>32.12</b>
<b><i>Corporate &amp; Commercial</i></b>	<b>25106</b>	<b>34963</b>	<b>39.26</b>
<b><i>Overseas Credit</i></b>	<b>2321</b>	<b>2959</b>	<b>27.49</b>
<b>Total</b>	<b>51984</b>	<b>68027</b>	<b>30.86</b>

- Priority sector credit increased by ₹ 1997 crore during first quarter to ₹ 23662 crore as on 30.06.2010.
- Agricultural credit increased by ₹ 1289 crore to ₹ 10433 crore as on 30.06.2010.

(₹ in crore)

Period	No. of SHGs financed during the year	Amount of Credit disbursed	Outstanding	Number of new SHGs linked
<b>June 08</b>	<b>13656</b>	<b>165.26</b>	<b>1001</b>	<b>6556</b>
<b>June 09</b>	<b>14069</b>	<b>225.81</b>	<b>1373</b>	<b>4356</b>
<b>March 10</b>	<b>112135</b>	<b>1459</b>	<b>1917</b>	<b>46536</b>
<b>June 10</b>	<b>16766</b>	<b>326.54</b>	<b>1939</b>	<b>16766</b>

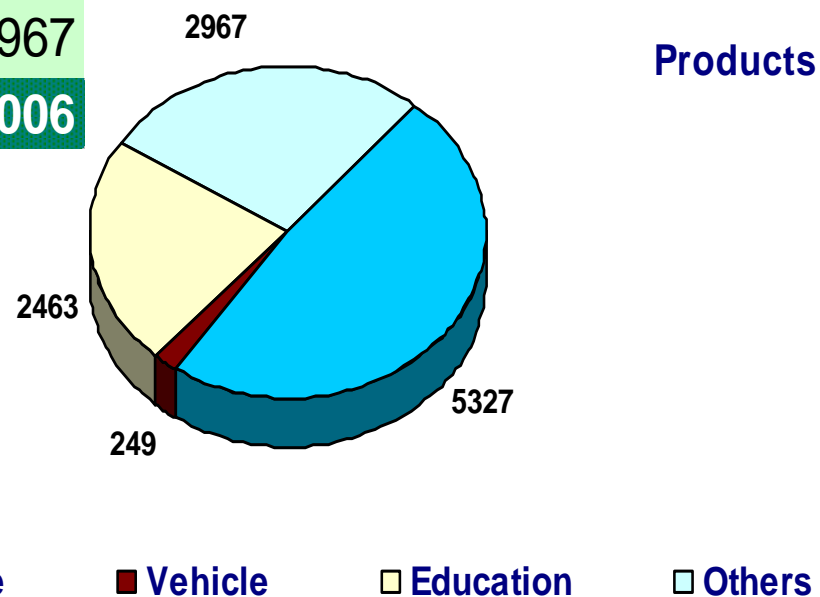
- **The Bank has established 27 MICROSATE branches (specialized branches for Micro finance).**

(₹ in crore)

Period	No. of students financed during the year	Amount of Credit disbursed	Outstanding
June 08	13194	139.14	1312.89
June 09	26501	143.76	1852.02
June 10	32725	184.01	2463.47

Product	Amount outstanding (₹ in crore)	
	June 09	June 10
Home Loan	5134	5327
Vehicle Loan	224	249
Educational Loan	1850	2463
Others	2796	2967
<b>Total</b>	<b>10004</b>	<b>11006</b>

- Jewel loan for Senior Citizens introduced
- Combo loan of housing, vehicle and retail introduced



- Gross NPA stood at 1.45% of Gross advances
- Net NPA stood at 0.76% of Net advances

1. The Bank has migrated to identifying NPA through online CBS system, which will enable the Bank to track each Non Performing and Special Mention Account on day to day basis, so that immediate steps are taken to recover the overdues.
2. The Bank has a prudent provisioning policy to provide more than RBI prescription

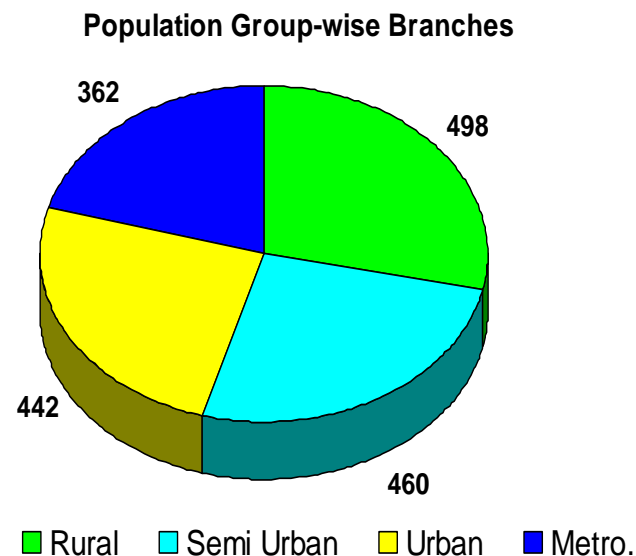
Asset classification	Bank's policy	RBI prescription
Substandard	20%	10% for secured & 20% for Unsecured
D1	100%	20% for secured
D2	100%	30% for secured
D3	100%	100%
Loss	100%	100%

3. With this the Provision Coverage Ratio stands at 83.06% as against 70% prescribed by RBI.

## Branches & Manpower

	30.06.2009	31.03.2010	30.06.2010
1.Total Domestic Branches	1648	1756	1762
2.Overseas Branches (Singapore & Colombo)	2	2	2
<b>Total Branches</b>	<b>1650</b>	<b>1758</b>	<b>1764</b>
3. Extension Counters	63	41	41
4. Satellite Offices	29	26	26
5. ATMs	767	1005	1010
6. Banking Service Centre	20	20	20
7. Manpower	19718	19641	19446

## Population Group wise Branches



- **6 Branches opened during the quarter**
- **Proposed to open 187 more Branches during this year**

## **New schemes launched in the current financial year:**

- **A unique current account product ‘SUPREME CURRENT ACCOUNT’ offering health and wealth insurance cover has been introduced**
- **Jewel loan for senior citizens**
- **Combo loan of housing, vehicle and retail**
- **Applications Supported by Blocked Amount (ASBA) has been implemented for all categories of investors including Qualified Institutional Buyers for applying to Public Issues and Rights Issues**
- **Loan syndication desk set up**

- **Customer First website to interact with Chairman and Managing Director directly**
- **Focused attention is given for marketing of Mutual fund schemes, Life Insurance, Non-life insurance and health insurance policies**
- **Public Provident Fund (PPF) accounts brought under CBS**
- **Facility of Online Customer Complaint Redressal launched**
- **Released a CD giving the details of the Bank's IT products and services**