



# PERFORMANCE OF THE BANK FOR THE YEAR ENDED 31.03.2011



*Your Tech Friendly Bank...*





- ◎ Board has recommended a dividend of 75%
- ◎ Net Interest Income up by 27.68% to ₹ 4036.12 crore.
- ◎ Core Non Interest Income up by 26.71% .
- ◎ Operating Profit up by 19.81% to ₹3291.68 crore from ₹2747.35 crore (2009-10)
- ◎ Net Profit improved by 10.23% to ₹1714.07 crore from ₹1554.99 crore.



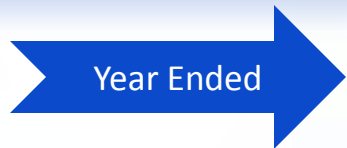
ROA at 1.53%

ROE at 21.50%

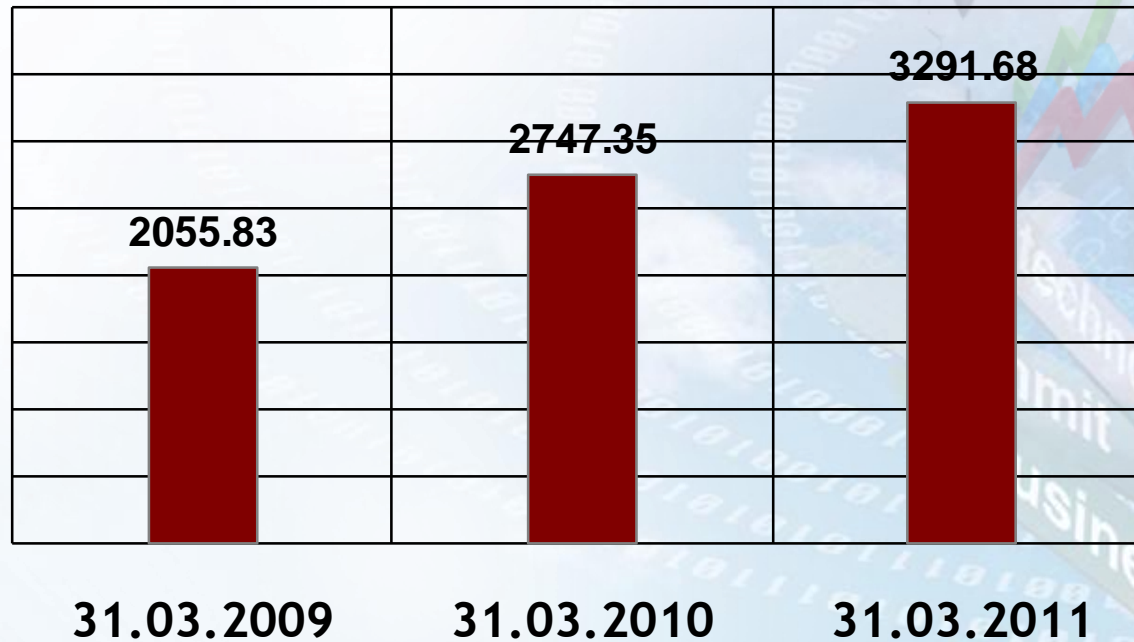
**TOWARDS HIGHER BOTTOM LINE...**



# OPERATING PROFIT



Operating Profit (₹ in Crore)

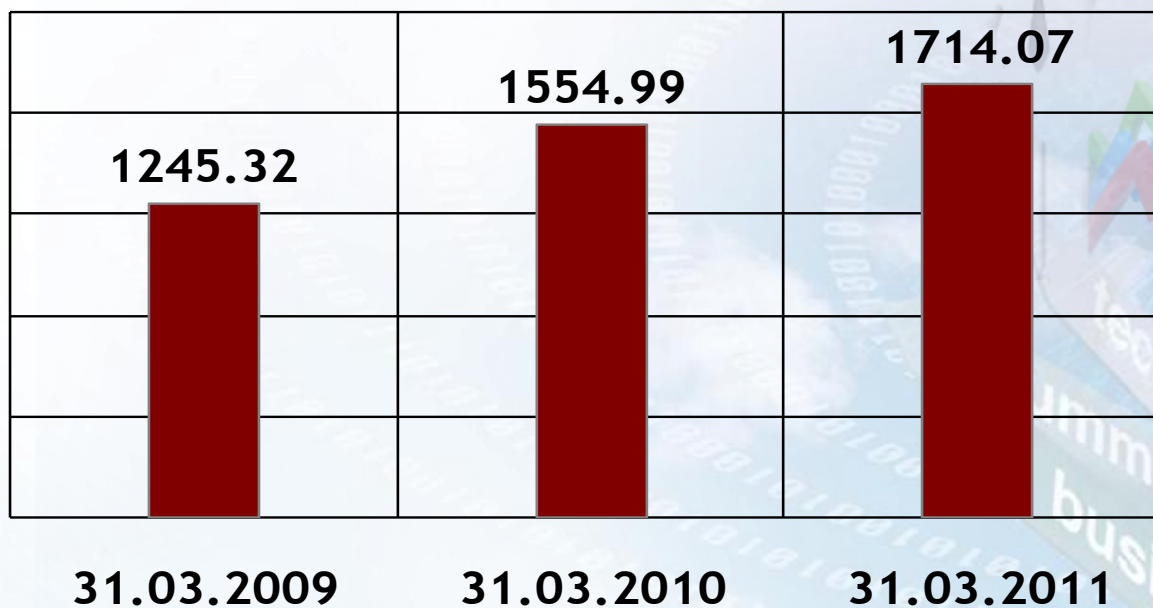


**Up by  
19.81 %**



# NET PROFIT

Net Profit (₹ in Crore)



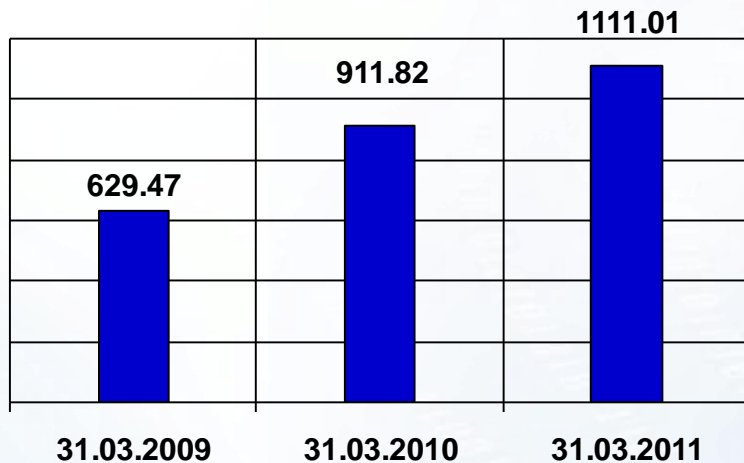
Up by 10.23%

Year Ended



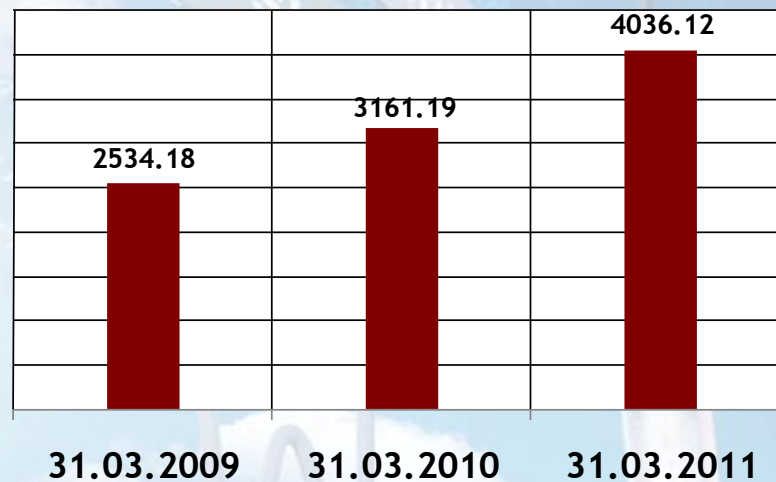
# NET INTEREST INCOME

Net Interest Income (₹ in Crore)



Q 4  
**Up by 21.84%**

Net Interest Income (₹ in Crore)



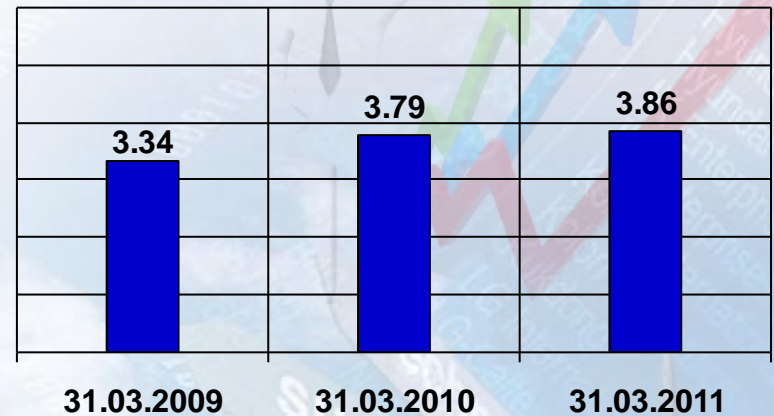
**Up by 27.68%**  
Year Ended



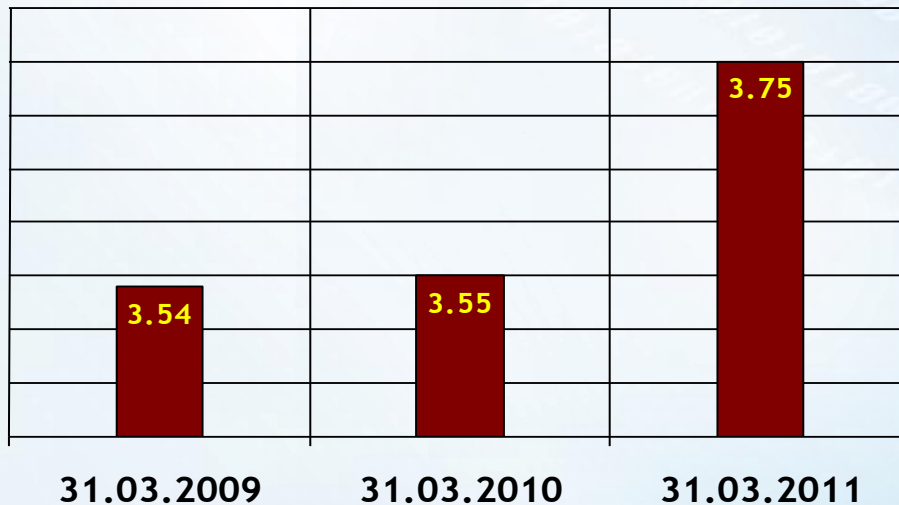
# NET INTEREST MARGIN

**Q4**

Net Interest Margin (%)



Net Interest Margin (%)



**Year ended**

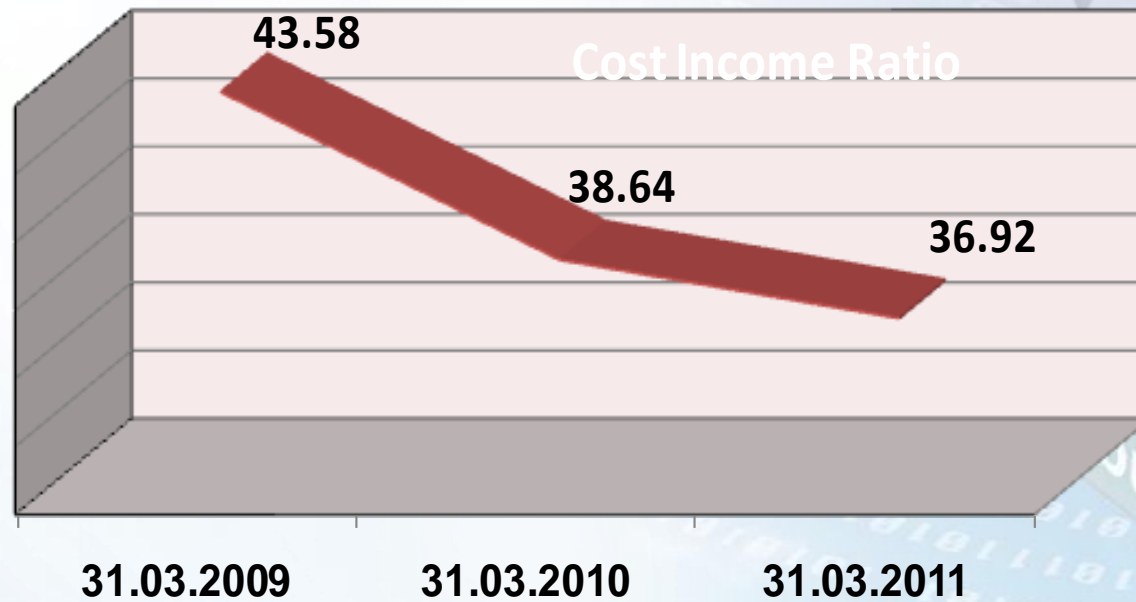


# INCOME & EXPENDITURE

Particulars	Q4 2009-10	Q4 2010-11	Y-o-Y Growth %	Year Ended 2009-10	Year Ended 2010-11	Y-o-Y Growth %
Interest income	2002.57	2594.18	29.54	7714.37	9361.03	21.35
Total Income	2317.73	2865.81	23.65	9030.78	10542.92	16.74
Interest Expenditure	1090.75	1483.17	35.98	4553.18	5324.91	16.95
Operating expenditure	354.64	479.62	35.24	1730.25	1926.33	11.33
Total Expenditure	1445.39	1962.79	35.80	6283.43	7251.24	15.40
Operating profit	872.34	903.02	3.52	2747.35	3291.68	19.81
Net Profit	409.96	438.85	7.05	1554.99	1714.07	10.23



# COST-INCOME RATIO (%)







# CAPITAL ADEQUACY RATIO

	Mar-2009	Mar-2010	Mar-2011
Tier I	5864.95	7002.67	8242.42
Tier II	1034.14	990.96	1895.45
<b>Total Capital</b>	<b>6899.09</b>	<b>7993.63</b>	<b>10137.87</b>
Tier I (%)	11.88	11.13	11.02
Tier II (%)	2.10	1.58	2.54
<b>CRAR as per BASEL II</b>	<b>13.98</b>	<b>12.71</b>	<b>13.56</b>

- ⊙ Headroom available in Tier II is ₹ 6347 crore.
- ⊙ Net worth improved to ₹ 8327 crore from ₹ 7047 crore as on 31.03.2010.



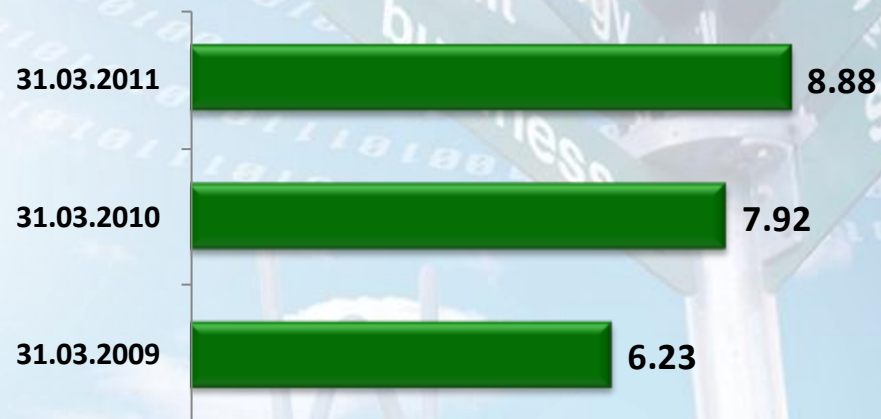
# PRODUCTIVITY

## Increasing Business Per Employee (₹ lakh)



Up by  
22.21%

## Net Profit Per Employee (₹ lakh)



Up by 12.12 %

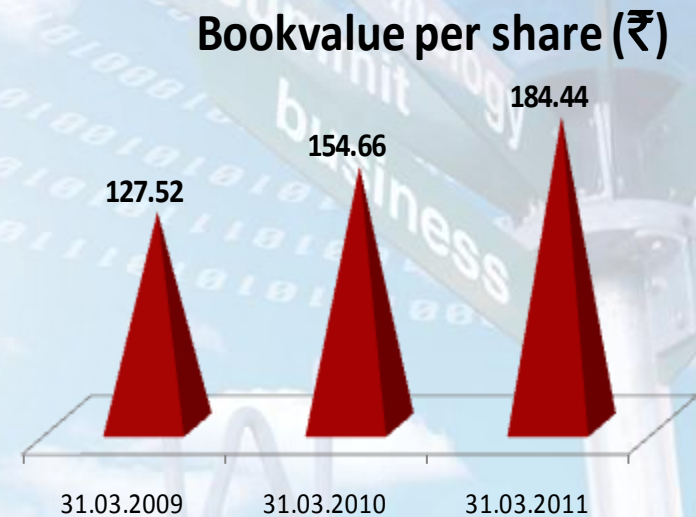


# SHAREHOLDERS' VALUE

**EPS**  
₹ 38.79

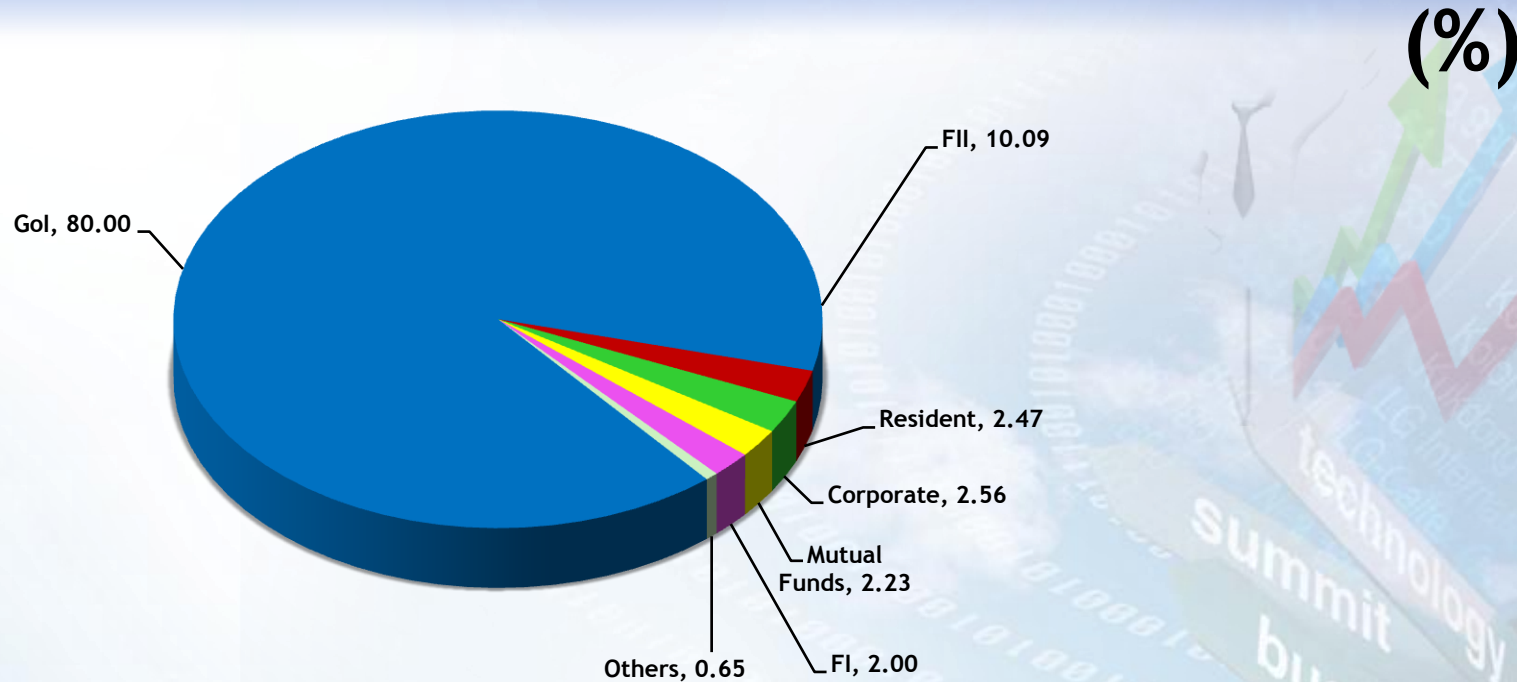


**Book Value**  
₹184.44



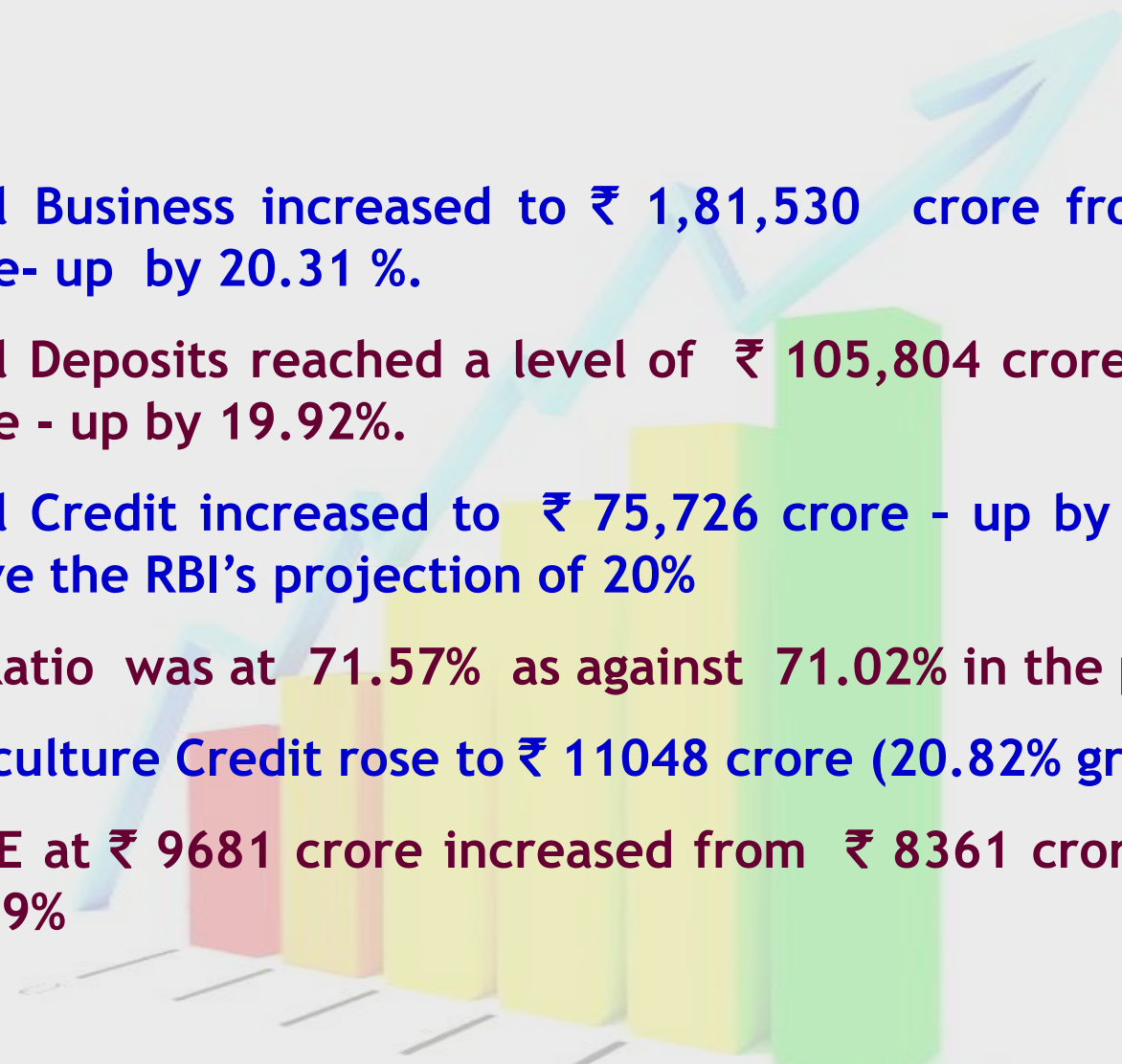


# PATTERN OF EQUITY SHAREHOLDING

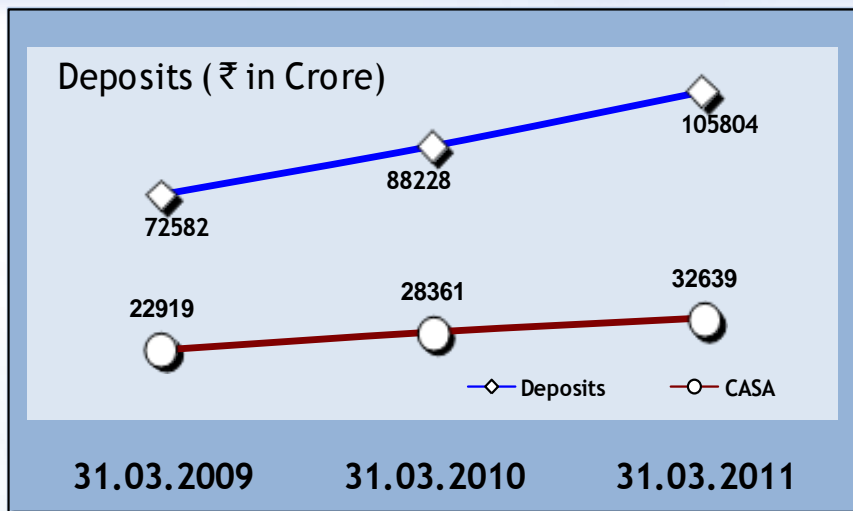


- ⊙ Paid up share capital ₹ 429.77 crore
- ⊙ Networth improved to ₹ 8326.55 crore



- 
- ⊙ Total Business increased to ₹ 1,81,530 crore from ₹ 1,50,886 crore- up by 20.31 %.
  - ⊙ Total Deposits reached a level of ₹ 105,804 crore from ₹ 88,228 crore - up by 19.92%.
  - ⊙ Total Credit increased to ₹ 75,726 crore - up by 20.86 % -much above the RBI's projection of 20%
  - ⊙ CD Ratio was at 71.57% as against 71.02% in the previous year.
  - ⊙ Agriculture Credit rose to ₹ 11048 crore (20.82% growth).
  - ⊙ MSME at ₹ 9681 crore increased from ₹ 8361 crore - a growth of 15.79%

**HIGHER TOPLINE ...**



◎ Deposits up by ₹17,576 crore or 19.92% to ₹ 105,804 crore

CASA	31.03.2010	31.03.2011	Growth(%)
Total CASA	28361	32639	15.08



## Growth in Advances

- Global Gross Credit grew by ₹ 13,068 crore or 20.86% to ₹ 75,726 crore as on 31.03.2011 from ₹ 62,658 crore as on 31.03.2010

₹ in crore

## Composition of Advances

Up by

₹ 13,068 crore

or 20.86 %

Credit to	31.03.2010	31.03.2011	Y-o-Y Growth (%)
Agriculture	9144	11048	20.82
Retail	10856	11944	10.02
MSME	8361	9681	15.79
Corporate & Commercial	31602	39915	26.31
Overseas Credit	2695	3138	16.46
<b>Total</b>	<b>62658</b>	<b>75726</b>	<b>20.86</b>

## Priority Sector Credit

- Priority sector credit increased by ₹4,304 crore or (19.87%) to ₹25,969 crore as on 31.03.2011 constituting 43.66% of Adjusted Net Bank Credit. Agriculture Credit increased by ₹1,904 crore or 20.82% to ₹11,048 crore as on 31.03.2011 constituting 18.57% of Adjusted Net Bank Credit.



# LENDING TO SHG .. CONTINUED THRUST

- © During the year the Bank has disbursed ₹ 1,663 crore to 79,780 SHGs.
- © The Bank has got 38 MICROSATE branches (specialized branches for Micro finance)- of which, Eleven were opened during the year.





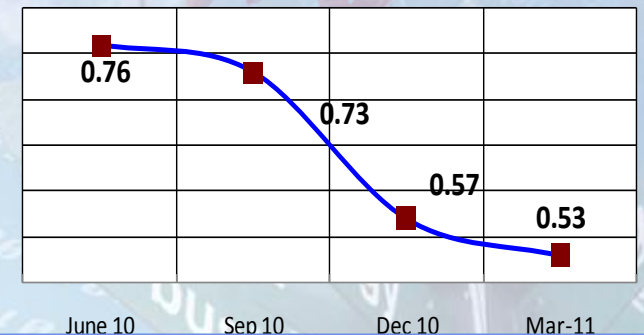
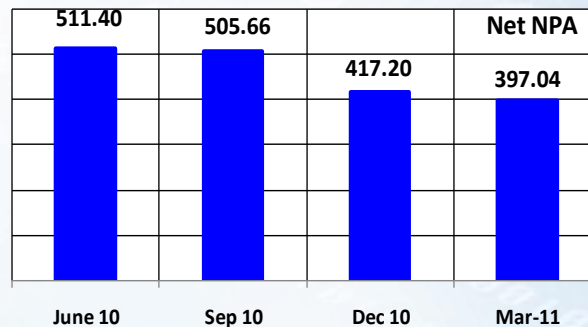
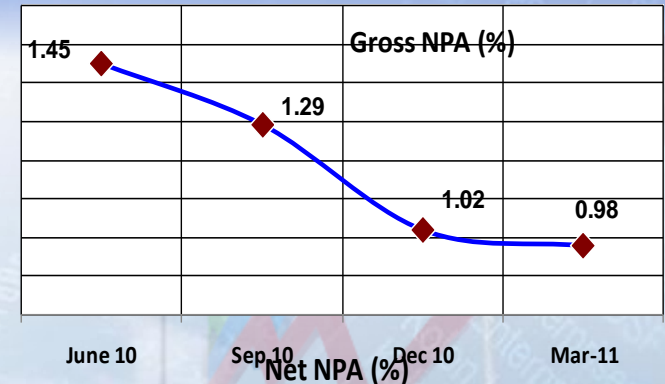
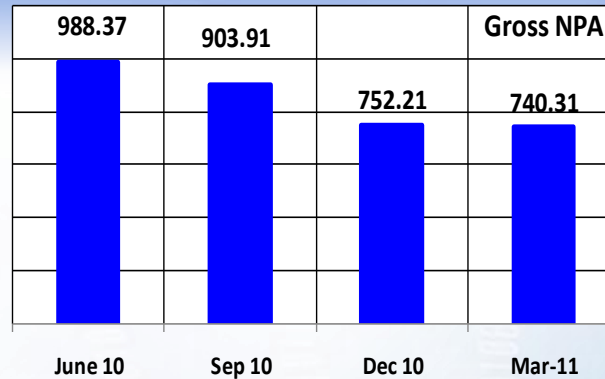
# FOCUS ON EDUCATION LOAN

<i>Period</i>	<i>No. of students financed during the year</i>	<i>Amount of Credit disbursed</i>	<i>Outstanding</i>
<b>2007-08</b>	44710	435.49	1149.33
<b>2008-09</b>	66280	540.17	1695.90
<b>2009-10</b>	92153	603.62	2300.07
<b>2010-11</b>	96953	621.09	2810.70

- ⊙ **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.**

# NPA MANAGEMENT

(₹ in crore)



The provision Coverage Ratio is 84.30% 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 overdues.
- © 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 20%, 100% & 100% for secured portion of Substandard, D1 & D2 as against the RBI prescription of 10%, 20% & 30% respectively.

# DISTRIBUTION CHANNEL



- 105 Branches opened during the year - including one at Jaffna (Sri Lanka).

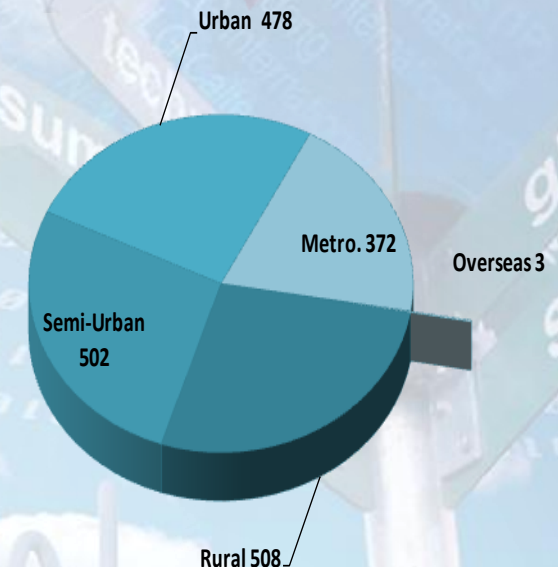
**23 Million Customers**

## BRANCH & ATM NETWORK

Banking Outlets **3090**



	31.03.2010	31/03/2011
1.Domestic Branches	1756	1860
2.Overseas Branches (Singapore, Colombo & Jaffna)	2	3
<b>Total Branches</b>	<b>1758</b>	<b>1863</b>
3. Extension Counters	41	37
4. Satellite Offices	26	23
5. ATMs	1005	1128
6. Banking Service Centre	20	39
7. Manpower	19641	19311





# EXTENDING THE REACH...

- © Global Branch Network has reached 1863 (1758 as on March 31, 2010), added 105 Branches during the year including one overseas Branch at Jaffna, Sri Lanka.
- © 1128 ATMs spread across the Country (1005 as on March 31, 2010) added 123 ATMs during the year.
- © The Bank opened its 3<sup>rd</sup> International Branch at Jaffna (Sri Lanka) on 21.01.2011





- ⊙ 123 new ATMs opened during the year taking the total to 1,128.
- ⊙ ATM cum Debit card base increased to 57.1 lakh as on 31.03.2011 from 43.5 lakh as on 31.03.2010.
- ⊙ 79 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).
- ⊙ 24 hours e-banking Lounge at Alwarpet Chennai inaugurated
- ⊙ E-stamping project introduced.
- ⊙ Unique Identification Authority of India (UIDAI) enrollment commenced on 02.03.2011
- ⊙ Introduced Multi utility product for collection of fees from educational institutions.
- ⊙ 6 coin vending machines were installed and 18 Note exchange Melas were conducted



## 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
- ⊙ SME product - IB Contractors launched
- ⊙ Tie up with Bajaj Auto Ltd. for financing Three Wheelers
- ⊙ Loan syndication desk set up



## Awards

- ◎ Best Bank on Profitability and Second Best on overall ranking among Public Sector Banks from Financial Express and Ernst & Young Survey
- ◎ **Outlook Money Awards 2010 in Best Bank category and Education Loan category**
- ◎ The BANK has been conferred with the “SKOCH” Financial Inclusion Award 2011 for “SHG Initiatives - Urban Financial Inclusion” on 06<sup>th</sup> January 2011. The award was received by Shri T M Bhasin, Chairman and Managing Director, from Dr K C Chakrabarty, Deputy Governor, RBI in recognition of the services rendered by the Bank for the underprivileged and unbanked
- ◎ **Amity Corporate Excellence award for Best Customer Service**
- ◎ Best Bank award from Government of Tamil Nadu for lending to SHGs consecutively for 3 years
- ◎ **Adjudged No.1 Bank by CELENT on Benchmarking of Banks in India**
- ◎ Tamil Nadu State award for meritorious service in SME sector



# FINANCIAL INCLUSION PLAN

- ⊙ Bank has prepared a Financial Inclusion Plan (FIP) for covering villages with population above 2000 by March 2012.
- ⊙ Bank has been allocated 1536 villages of population more than 2000 in 19 States.
- ⊙ It is planned to provide banking services in all the allocated villages through various delivery channels viz.,
  - ⊙ Opening of Branches / Banking Service centres (BSCs) - 53 villages
  - ⊙ Through ICT based Smart Card Model by engaging BCs - 1423 villages
  - ⊙ Mobile Branches- 60 villages
  - ⊙ Besides this additional services will be provided through installation of Biometric ATMs, low cost Rural ATMs etc. for the convenience of the customers.





# COVERAGE OF VILLAGES

- ① **1010 Villages have been provided with banking services under the FI Plan 2010-12**

S.No	Banking Outlet	No. of villages covered
1.	Brick and Mortar Branch (1)	1
2.	Banking Service Centre (BSC)	20
3.	Business Correspondents (978)	978
4.	Mobile Branches (2)	11
5.	No. of new accounts opened	152767
6.	No. of Smart cards issued	97150

- ① **1,52,767 No frills accounts with inbuilt OD facility have been opened in the FI implementing villages with population above 2000 under FIP during the year 2010-11.**
- ① **26.41 lakhs No Frill accounts have been opened in various States including FI implementing villages. Overdraft in SB No frill accounts and GCC facilities have been provided to 55,821 beneficiaries in these villages**



# STATEWISE VILLAGES COVERED UNDER FI

S.No	State	No. of villages allotted	No. of villages covered through			No. of villages covered so far	No. of accounts opened
			BSC	BC Model	Mobile Branch		
1	Andhra Pradesh	270	3	161	-	164	31364
2	Assam	35	-	13	-	13	300
3	Bihar	43	-	8	-	8	346
4	Chattisgarh	7	-	2	-	2	267
5	Goa	1	-	-	-	-	-
6	Gujarat	13	-	12	-	12	496
7	Haryana	11	-	10	-	10	3282
8	J&K	2	-	2	-	2	24
9	Jharkhand	1	-	-	-	-	-
10	Karnataka	19	-	13	-	13	1257
11	Kerala	2	-	-	-	-	-
12	Madhya Pradesh	3	-	2	-	2	1228
13	Maharashtra	7	-	8	-	8	432
14	Orissa	47	1	25	-	26	330
15	Puducherry	8	2	6	-	8	8053
16	Punjab	8	-	7	-	7	2809
17	Tamil Nadu	1000	15*	680	5	700	101291
18	Uttar Pradesh	27	-	15	-	15	400
19	West Bengal	32	-	14	6	20	888
	<b>Total</b>	<b>1536</b>	<b>21</b>	<b>978</b>	<b>11</b>	<b>1010</b>	<b>152767</b>

\* One brick and Mortar branch opened in Tamil Nadu



## IMPLEMENTATION OF FI PLAN IN UT OF PUDUCHERRY (SLBC)

- ◎ Our Bank is the SLBC Convenor in UT of Puducherry
- ◎ 43 villages with population above 2000 have been allotted to the member banks in the Union Territory of Pondicherry.
- ◎ As on 31.03.2011, all the 43 villages with population above 2000 have been provided with banking services and 20255 No Frills accounts have been opened.
- ◎ Our Bank has been allotted with 8 villages for providing banking services and the Bank has covered all the 8 villages.



# COVERAGE OF VILLAGES WITH 1000 PLUS POPULATION

- © In UT of Puducherry (SLBC Convenor), 25 villages with population 2000 and below has been identified and allotted to member banks for providing banking services. (Of which, 18 villages have population above 1000)
- © Our Bank has been allotted 7 villages and banking services have been provided in one village through BC Model.
- © As on 15.04.2011, banking services have been provided in 2 villages and the remaining 23 villages will be covered before March 2012 by all the member banks in UT of Puducherry

THANK  
YOU

A bright yellow sticky note is shown at an angle, with its bottom-right corner curled up. The words "THANK" and "YOU" are written in a simple, hand-drawn black font on the note. The note is set against a solid blue background.