



PERFORMANCE HIGHLIGHTS SEPTEMBER 2012



HIGHLIGHTS Q2 FY13

Major Highlights

- **Total Business at ` 552513 crore**
- **Total Deposits at ` 336762 crore**
- **Advances (net) at ` 215751 crore**
- **Net Profit at ` 661 crore**
- **NIM at 2.35%**
- **Capital Adequacy Ratio at 13.07%**
- **Tier I Capital Ratio at 10.09%**
- **Cash Recovery at ` 885 crore**
- **218 New Branches and 561 ATMs Y-o-Y**



INCOME, EXPENDITURE AND PROFIT

Amt. in ` Crore

	Q2' FY12	Q2' FY13	Y-o-Y Growth %	H1' FY12	H1' FY13	Y-o-Y Growth %
Interest Income	7614	8596	12.88	14771	17068	15.55
Interest Expenditure	5653	6639	17.44	11040	13268	20.18
Net Interest Income	1962	1957	-0.25	3731	3800	1.87
Non-Interest Income	823	608	-26.10	1374	1301	-5.32
Total Income	8437	9204	9.08	16145	18369	13.78
Total Expenditure	6837	7922	15.86	13275	15693	18.22
Operating Expenses	1185	1283	8.29	2234	2425	8.55
Employee Cost	767	791	3.15	1435	1534	6.93
Operating Profit	1600	1282	-19.86	2870	2676	-6.77
Net Profit	852	661	-22.44	1578	1436	-8.99



PROVISIONS

Amt. in ` Crore

	FY12		FY13	
	Q2	H1	Q2	H1
Provisions for NPA	476.76	761.76	444.44	921.44
Standard Assets	--	50.00	--	65.00
Income Tax	200.00	400.00	200.00	400.00
Provision/Write-back of Depreciation of Investments	60.90	70.44	-120.32	-325.79
Other Provisions	10.00	10.00	97.00	179.0
Total Provisions	747.66	1292.20	621.12	1239.65



OTHER INCOME

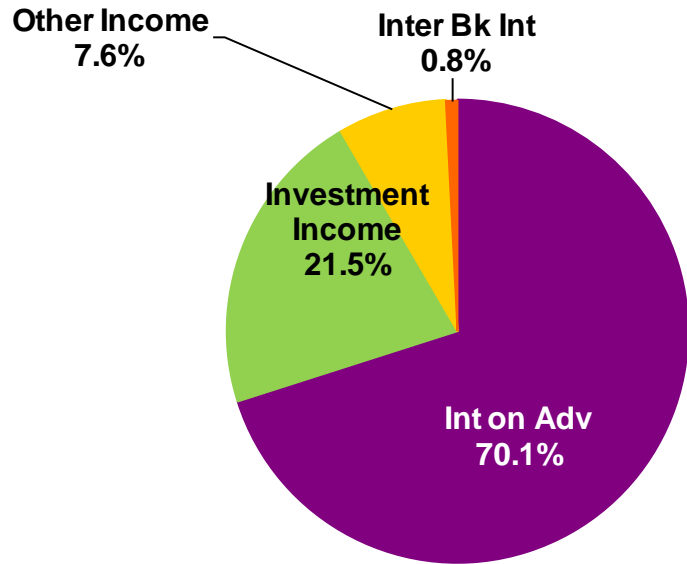
Amt. in ` Crore

	Q2		H1	
	FY12	FY13	FY12	FY13
Commission & Exchange	204	171	377	367
Profit from Exchange Transaction	107	92	203	221
Trading Profit	149	74	72	172
Dividend Income	20	20	82	27
Recovery in w/off A/cs	135	64	197	110
Other Misc. Income	208	187	443	404
Total Other Income	823	608	1374	1301

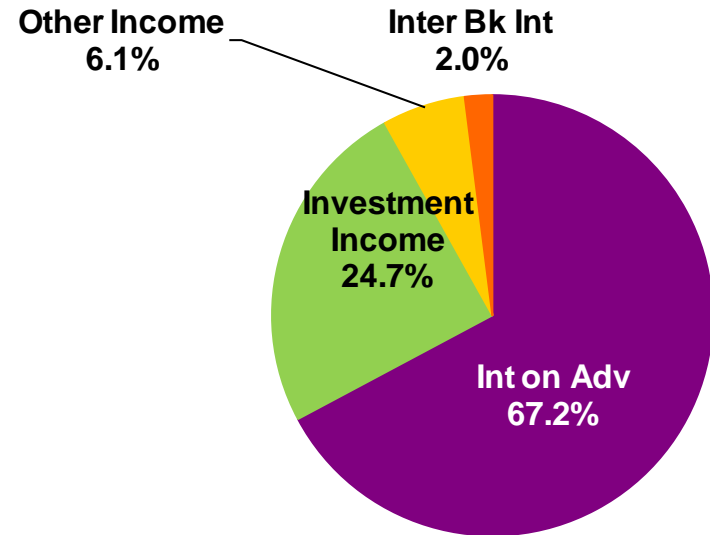


MAJOR COMPONENTS OF INCOME

SEPTEMBER 2011



SEPTEMBER 2012





EARNINGS PROFILE

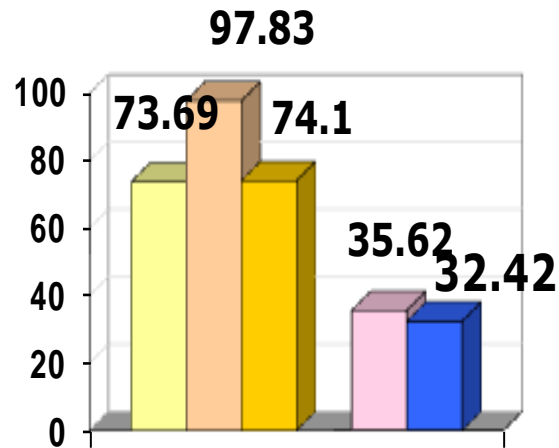
In Percent

	Q2		H1	
	FY12	FY13	FY12	FY13
NIM	2.51	2.35	2.51	2.35
ROAA	1.01	0.71	0.94	0.77
EPS (₹)	19.24	14.92	35.62	32.42
Book Value(₹)	399.51	469.86	399.51	469.86
ROE	18.78	14.39	18.78	14.39
Cost-Income Ratio	42.54	50.01	43.77	47.54



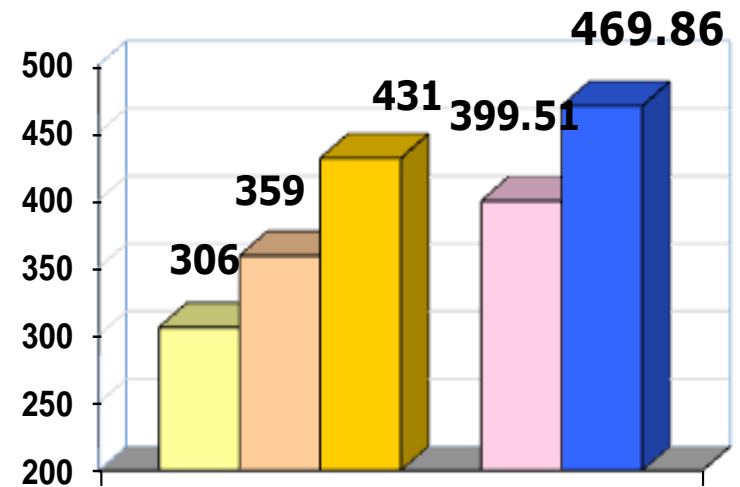
EARNINGS

(In `)



EPS (INR)

Mar-10 Mar-11 Mar-12 Sep-11 Sep-12



BV (Rs)

Mar-10 Mar-11 Mar-12 Sep-11 Sep-12



TREND IN COST AND YIELD (%)

In Percent

	Sep'11	Mar'12	Jun'12	Sep'12
Cost of Deposits	7.13	7.35	7.89	7.83
Cost of Funds	6.55	6.72	7.12	7.13
Yield on Advances	10.72	10.93	11.12	11.20
Yield on Funds	8.76	8.94	9.10	9.17
Yield on Investments	7.89	7.96	8.10	8.13



BUSINESS PROFILE

Amt. in ` Crore

	Sep'11	Sep'12	Y-o-Y Growth (%)
Global Business	527943	552513	4.65
Global Deposits	311858	336762	7.99
Global Advances (Net)	216085	215751	-0.15

CREDIT DEPOSIT RATIO AT 64 %



COMPOSITION OF DEPOSITS

Amt. in ` Crore

	Sep'11	Sep'12	Y-o-Y Growth (%)
Savings Deposits	64043	70494	10.07
CASA Deposits	80775	83556	3.44
Term Deposits	231083	253206	9.57

DOMESTIC CASA RATIO AT 25.65%



PRIORITY CREDIT SEGMENTS

Priority Sector Credit

- Outstanding Priority Sector Credit reached `68157 crore in September 2012 covering 43.67 lakh borrowers
- Agricultural credit reached ` 33267 crore consisting 36.02 lakh farmers
- During the first half year an amount of ` 13944 crore has been disbursed under agriculture
- Credit outstanding under Kisan Credit Cards (KCC) stood at ` 5363 crore consisting of 5.96lakh accounts.
- New technology enabled Kisan Credit Card was launched with NPCI-Rupay logo for the farmers as per Govt. guideline.
- Advances to weaker sections stood at ` 22613 crore
- Advances to specified minorities stood at ` 13538 crore



RETAIL AND MSME CREDIT SEGMENTS

Retail & MSME Credit

- The Bank's outstanding retail lending portfolio reached ` 22204 crore.
- Credit to Housing reached ` 12957 crore.
- Credit to Micro, Small and Medium Enterprises (MSME) stood at ` 33107 crore.
- Educational loan outstanding stood at ` 4189 crore, covering 2.08 lakh students
- Education loan Scheme for vocational education and training courses has been implemented as per Govt. guideline.



FINANCIAL INCLUSION

Holistic
Approach
to
Financial
Inclusion

- Covered all 1621 allotted villages (>2000 population) in 24 States, under two models viz., Brick and Mortar Branch Model – 243 villages and Business Correspondent Model -1426 villages.
- Opened Brick & Mortar branches in 35 FI villages during the half year, taking the total villages served by Brick & Mortar model to 243
- Opened 492 Ultra Small Branches (USBs) in FI villages during the half year, taking the tally to 522, as advised by Ministry of Finance, Gol.
- Opened 8.16 lakh Basic Savings Deposit a/cs during the half year and added Rs.38 crore deposits under Basic Savings Bank Deposit a/cs (as against 8 lakhs target).
- Opened 51.88 lakh Basic Savings Bank Deposit a/cs and mobilized deposit of Rs. 938 crore since inception.
- Credit linked 12188 SHGs during the half year with credit coverage of Rs. 231 crore.
- Issued 53319 GCCs during the half year of the current year disbursing Rs. 118 crore.



FINANCIAL INCLUSION

Holistic
Approach
to
Financial
Inclusion

- **Cumulatively issued 4.72 lakh GCCs with total assistance of Rs.845 crore.**
- **Issued 3.04 lakh smart cards cumulatively.**
- **Sponsored RRBs have covered 958 allotted villages by opening 31 Branches, 927 USBs by engaging CSPs.**
- **168 Brick and Mortar Branches opened in FI villages during the previous year have garnered a business of Rs.747 crore with an average business per branch at Rs. 4.45 crore and average number of a/cs per branch at 3681.**
- **19 Micro Finance Branches of our Bank have achieved a total business of Rs. 177 crore in 0.77 lakh a/cs.**



FINANCIAL INCLUSION

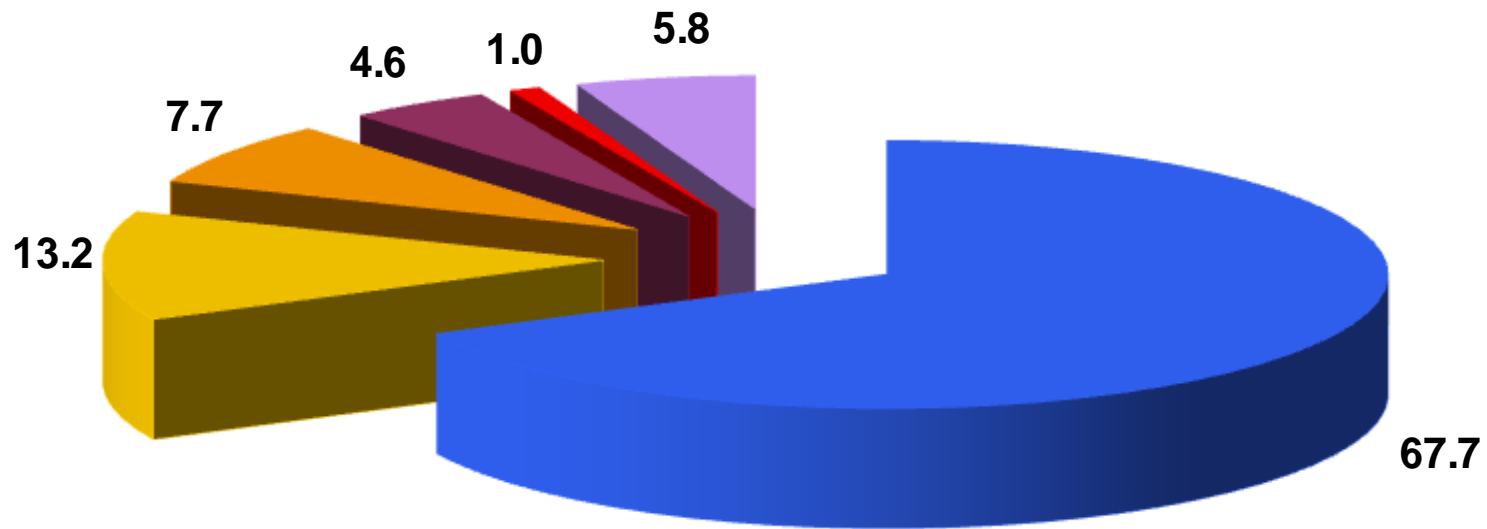
Holistic
Approach
to
Financial
Inclusion

- Provided coverage to 7616 SHG members under Micro Insurance during the half year, taking the total micro insurance covered beneficiaries to 30000.
- Provided 10 additional Canara Gramin Vikas Vahini Vehicles taking the total to 45 in 45 districts across the country, with an objective of providing awareness about Bank's products and Banking facilities among the rural households.
- Under Aadhaar Enabled Bank accounts (AEBA), Bank has opened 6063 accounts based on the data provided by UIDAI.
- The Bank has been awarded for Best Performance under Financial Inclusion by IDRBT among large banks. The award was handed over by Hon'ble Governor of RBI, Dr. D. Subbarao.



SHAREHOLDING PATTERN

As on September 30, 2012



■ Govt of India ■ FIs ■ Insurance Companies ■ Resident Individuals ■ Banks ■ Others



CAPITAL ADEQUACY

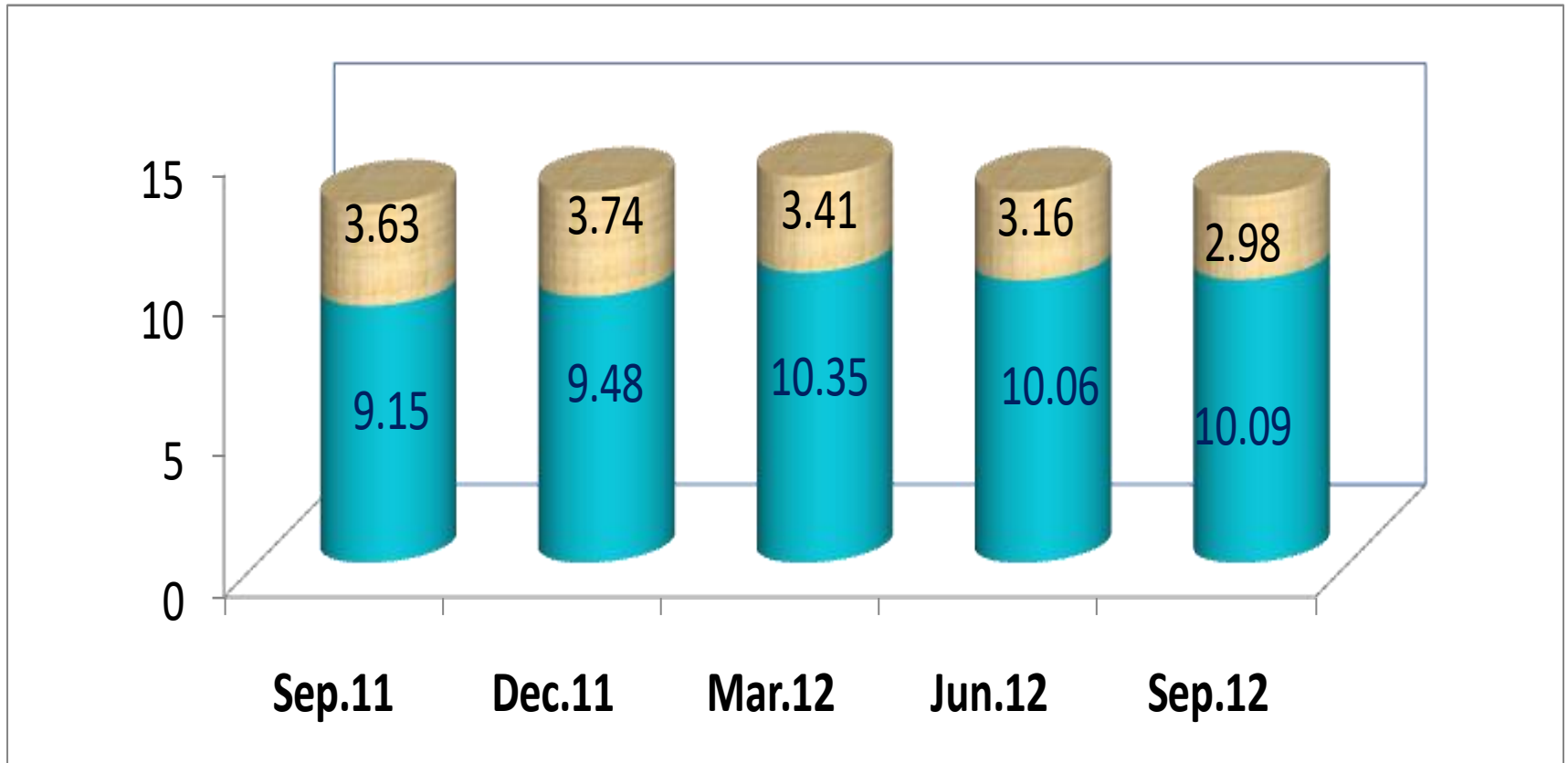
Capital
Adequacy
Ratio

- **CRAR of 13.07% at September 2012**
- **Tier I ratio at 10.09%**
- **Tier II ratio at 2.98%**
- **Govt. holding at 67.72%**
- **Paid-up Capital at `443 crore**

Capital Adequacy, with sufficient headroom for raising further capital



CAPITAL ADEQUACY - BASEL II



Total CRAR %	Sep.11	Dec.11	Mar.12	Jun.12	Sep.12
	12.78%	13.22%	13.76%	13.22%	13.07%



PRODUCTIVITY RATIOS

	Sep'11	Sep'12
Business Per Employee (` Crore)	12.61	13.08
Business Per Branch (` Crore)	153.61	151.17
Gross Profit Per Employee (` Lakh)	14.04	12.89
Net Profit per Employee (` Lakh)	7.72	6.92



INVESTMENTS

Amt. in ` Crore

	Sep'11	Sep'12
Net Investments (Domestic)	98533	120724
Held to Maturity	69458	75798
Available for Sale	28674	43557
Held for Trading	402	1369
SLR Portfolio to NDTL (%)	27.98%	33.98%



DURATION OF INVESTMENT PORTFOLIO

**Duration of AFS
book and Total
Investment book**

	Sep'11	Sep'12
Duration of AFS Book	3.05yrs	3.98yrs
Duration of HTM Book	5.78 yrs	5.48yrs
Duration of Total Investment Book	5.12yrs	4.93yrs

**Duration of AFS
book and Total
Investment book**

	Sep'11	Sep'12
Modified duration of AFS Book	2.90 yrs	3.81yrs
Modified duration of Total Investment Book	4.90 yrs	4.73yrs



ASSET QUALITY

Amt. in ` Crore

	Sep'11	Mar'12	June'12	Sep'12
Gross NPA (` Crore)	3828	4032	4497	5610
Gross NPA Ratio (%)	1.75	1.73	1.98	2.58
Net NPA (` Crore)	3100	3386	3756	4569
Net NPA Ratio (%)	1.42	1.46	1.66	2.12
Cash Recovery (` Crore)	1558	3295	594	1479

Cash Recovery of `885crore during Q2 FY13



MOVEMENT OF NPA

Amt. in ` Crore

	Sep'11 H1	Sep'12 H1
Opening Balance	3137	4032
Fresh Slippages (+)	2610	3419
Upgradation (-)	385	716
Cash Recovery (-)	689	585
ECGC Settlement (-)	10	18
Write-off (-)	835	522
Closing Balance	3828	5610



SECTORAL NPA

Amt. in ` Crore

	Sep'11	Sep'12
Micro & Small Enterprises	1318	1276
Agriculture	826	883
Other Priority Segments	435	433
Medium Enterprises	118	203
Large Industries	522	1462
Non-Priority Segments	609	1353
Total	3828	5610



COMPOSITION GROSS NPA

Amt. in ` Crore

	Sep'11	Sep'12
Substandard Assets	2393 (62.51%)	3553 (63.33%)
Doubtful Assets	1406 (36.73%)	2009 (35.81%)
Loss Assets	29 (0.76%)	48 (0.86%)
Total NPA	3828 (100%)	5610 (100%)

Figures in brackets denote percentage to total



AMOUNT RESTRUCTURED DURING Q2 FY13

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	349	17.64
MSME	62	22.76
Housing	60	3.28
Large Advances	29	559.74
Others	133	6.58
Total	633	610.02



OUTSTANDING RESTRUCTURED ADVANCES AS AT SEPTEMBER 2012

Amt. in ` Crore

	No. of Accounts	Amount
Agriculture	11938	244.22
MSME	15079	356.72
Housing	7180	266.35
Large Advances	400	6449.86
Others	295	7577.71
Total	37552	14894.86



EXPANDING THE REACH

	Sep'11	Sep'12	Y-o-Y Incr
Branch Network	3437	3655	218
ATM Strength	2623	3184	561
Debit Card Base (In Lakh)	65.98	76.46	10.48

**New
Branches
and ATMs
Opened
During the
Year**

- **Addition of 218 branches and 561 ATMs Y-o-Y**



EXPANDED CLIENTELE BASE

(In Lakhs)

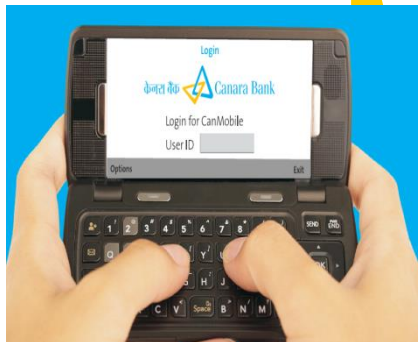
	Sep'11	Sep'12	Y-o-Y Increase
Clientele Base	403.9	443.1	39.2
No. of Deposit A/Cs	358.0	394.6	36.6
No. of Borrowal A/Cs	45.9	48.5	2.6

**4.4
Crore
Strong
Clientele
Base**

39.2 lakhs Clientele added during the year



NEW INFOTECH INITIATIVES



- **SMS message to the new customers and Thanks Giving message to the introducers.**
- **Prime Minister's National Relief Fund package implemented.**
- **Merchant Payment (Mobile top up) through IMPS introduced.**
- **Alert for issue of cheque book introduced.**
- **Introduced an Alert Transmission Application for sending information on Loan installment and arrears.**
- **MCommerce (Mobile top up) through Mobile banking has been enabled.**
- **Near Data Center enabled for all core databases and the same is under live testing and observation.**
- **Loan account Credit facility through RTGS has been implemented.**
- **Government Business Module for implementation of Rajiv Gandhi National Fellowship scheme released for usage of Branches/ Offices**



GOALS FOR FY13

FUTURE PLANS

- **Greater Thrust on Retail Business, especially retail deposits and retail advances.**
- **Thrust on technology and business process reengineering to enhance business.**
- **Enterprise-wide Data Warehousing and Business Analytics in progress.**
- **The Bank plans to open branches in Johannesburg, Qatar, Frankfurt and New York.**



THANK YOU