



# **PERFORMANCE HIGHLIGHTS MARCH 2016**



**BY  
ACCOUNTS DEPARTMENT  
C.O. CHENNAI**





# Performance Highlights



- 1. TOTAL BUSINESS INCREASED BY 17.60% FROM ₹ 38,477.06 CRORES TO ₹45,249.91 CRORES ON Y-O-Y BASIS.**
- 2. TOTAL DEPOSITS GREW BY 15.78%, ADVANCES BY 20.02% ON Y-O-Y BASIS.**
- 3. CASA GROWTH IS 20.58% ON Y-o-Y BASIS, CASA IS 17.36% OF TOTAL DEPOSITS.**
- 4. OPERATING PROFIT AT ₹407.12 CRORES, INCREASED BY 10.51% ON Y-O-Y BASIS (PREV. YEAR ₹368.41 CRORES).**
  - ❖ DECLINED BY 5.48% FROM ₹ 105.99 CRORES TO ₹ 100.17 CRORES ON Q-O-Q BASIS .**
- 5. NET PROFIT AT ₹ 180.24 CRORES, INCREASED BY 36.25% ON Y-O-Y BASIS (Prev. Year ₹ 132.29 CRORES).**
  - ❖ INCREASED BY 6.51 % FROM ₹ 46.07 CRORES TO ₹ 49.07 CRORES ON Q-O-Q BASIS .**
- 6. NII RECORDED Y-o-Y GROWTH OF Rs.119cr(22.53%) FROM Rs527 cr TO Rs.645 cr.**
- 7. GROSS NPA RATIO DECLINED TO 1.97% (₹391.25 CRORES) AS ON 31st MARCH 2016 FROM 2.75% (₹454.62 CRORES) AS AT 31<sup>st</sup> MARCH 2015.**
- 8. NET NPA RATIO DECLINED TO 1.18% (₹231.64 CRORES) AS ON 31st MARCH 2016 FROM 1.85% (₹302.49 CRORES) AS AT 31<sup>st</sup> MARCH 2015.**
- 9. PROVISION COVERAGE RATIO AT 68.55% (Prev. Year 60.84%)**
- 10. CD RATIO AT 77.93% AS AGAINST 75.18% AS ON 31<sup>st</sup> MARCH 2015.**



# Deposits



₹ In Crores

<b>PARTICULARS</b>	<b>AS ON 31/03/2016</b>	<b>AS ON 31/03/2015</b>	<b>GROWTH (%)Y-O-Y</b>
<b>TOTAL DEPOSITS</b>	<b>25430.96</b>	<b>21964.21</b>	<b>15.78%</b>
<b>OF WHICH CASA DEPOSITS</b>	<b>4415.51</b>	<b>3661.84</b>	<b>20.58%</b>
<b>BANK DEPOSITS</b>	<b>1166.36</b>	<b>1145.09</b>	<b>1.86%</b>
<b>AVERAGE DEPOSITS</b>	<b>22442.79</b>	<b>18961.64</b>	<b>18.36%</b>
<b>INTEREST PAID ON DEPOSITS</b>	<b>1833.29</b>	<b>1626.37</b>	<b>12.72%</b>
<b>COST OF DEPOSIT</b>	<b>8.17%</b>	<b>8.58%</b>	
<b>CASA %</b>	<b>17.36%</b>	<b>16.67%</b>	



# Advances



₹ In Crores

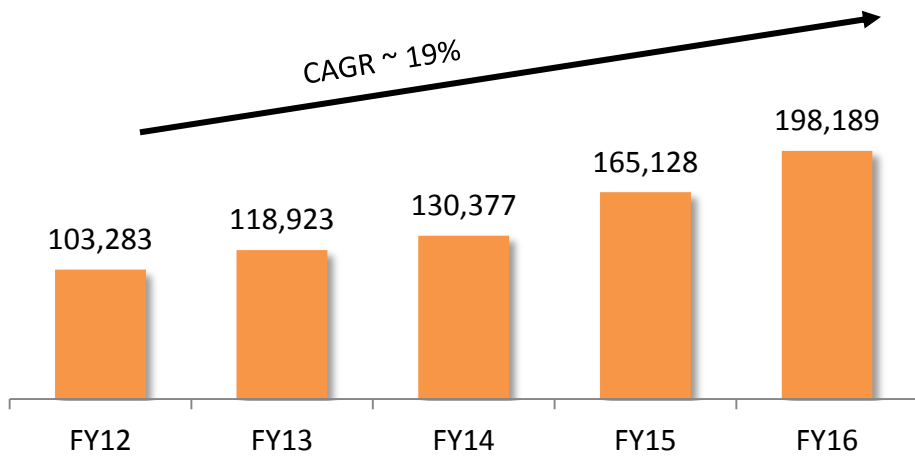
<b>PARTICULARS</b>	<b>AS ON 31/03/2016</b>	<b>AS ON 31/03/2015</b>	<b>GROWTH (%)Y-O-Y</b>
<b>GROSS ADVANCES</b>	<b>19818.93</b>	<b>16512.84</b>	<b>20.02%</b>
<b>NET ADVANCES</b>	<b>19643.74</b>	<b>16352.01</b>	<b>20.13%</b>
<b>AVERAGE GROSS ADVANCES</b>	<b>16692.12</b>	<b>13388.65</b>	<b>24.67%</b>
<b>CREDIT DEPOSIT RATIO</b>	<b>77.93%</b>	<b>75.18%</b>	
<b>INTEREST RECEIVED ON ADVANCES</b>	<b>2038.27</b>	<b>1708.90</b>	<b>19.27%</b>
<b>YIELD ON ADVANCES</b>	<b>12.21%</b>	<b>12.76%</b>	



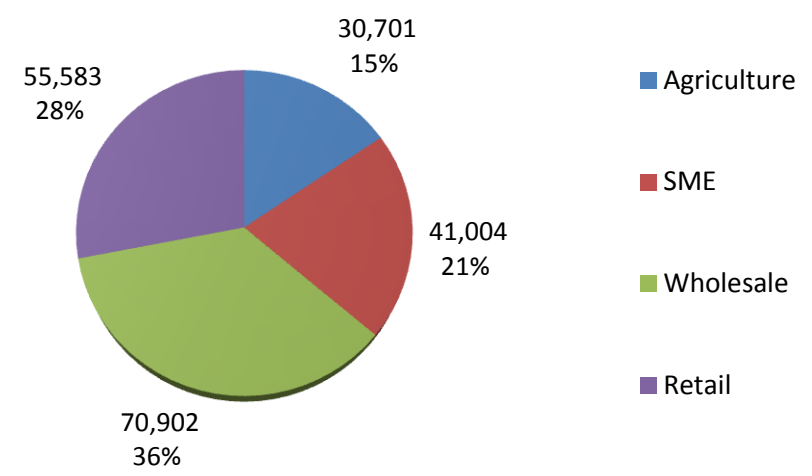
# Fast Growing Loan Book



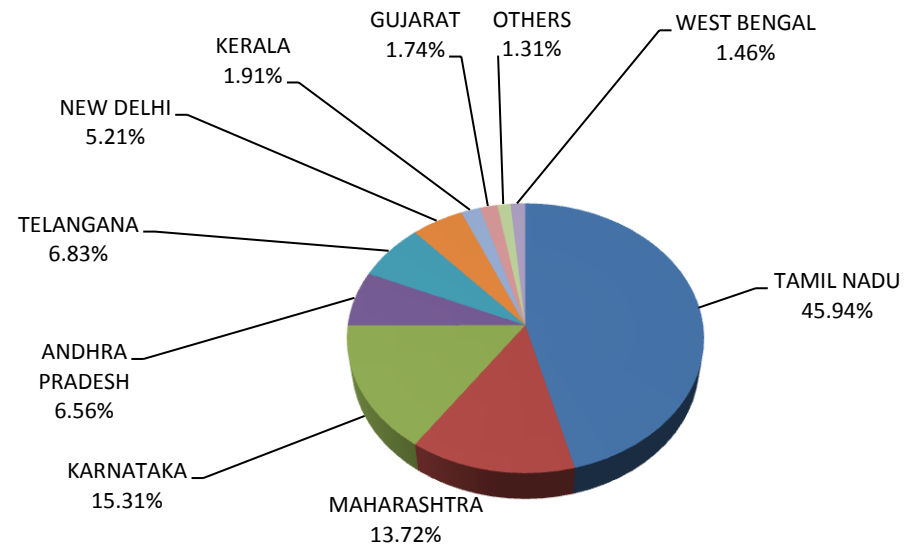
## Fast Growing Advances (Rs. Mn) – 95% are Secured



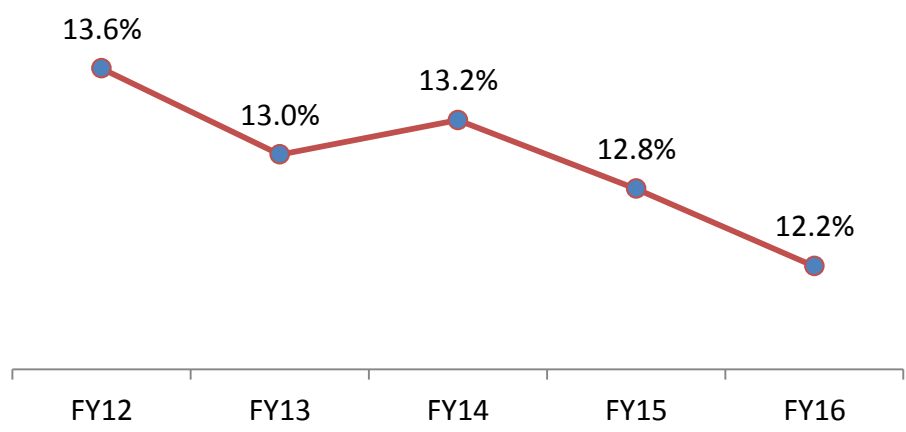
## Balanced Advances Mix (Rs Mn) [FY16]



## Geographical break-up of Advances [FY16]



## Yield on Advances (%)





# Investments



₹ In Crores

<b>PARTICULARS</b>	<b>AS ON 31/03/2016</b>	<b>AS ON 31/03/2015</b>	<b>GROWTH (%) Y-O-Y</b>
<b>GROSS INVESTMENTS</b>	<b>6594.45</b>	<b>6092.85</b>	<b>8.23%</b>
≈ <b>Of which SLR INVESTMENTS</b>	<b>5849.43</b>	<b>5156.84</b>	<b>13.43%</b>
≈ <b>Of which NON-SLR INVESTMENTS</b>	<b>745.02</b>	<b>936.01</b>	<b>-20.41%</b>
<b>LESS: DEPRECIATION</b>	<b>49.04</b>	<b>41.70</b>	<b>21.82%</b>
<b>NET INVESTMENTS</b>	<b>6545.40</b>	<b>6051.15</b>	<b>8.17%</b>
<b>INTEREST INCOME ON INVESTMENTS</b>	<b>519.40</b>	<b>476.43</b>	<b>9.02%</b>
<b>AVG INTEREST YIELD (Int. bearing)</b>	<b>8.02%</b>	<b>8.09%</b>	
<b>INVESTMENTS TO DEPOSIT RATIO</b>	<b>25.93%</b>	<b>27.74%</b>	



# Income



₹ In Crores

PARTICULARS	4 <sup>TH</sup> QUARTER			YEAR ENDED		
	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)
<b>1. TOTAL INTEREST INCOME (A+B+C+D)</b>	<b>666.33</b>	<b>570.94</b>	<b>16.71%</b>	<b>2568.30</b>	<b>2214.53</b>	<b>15.97%</b>
<b>A) INTEREST ON ADVANCES</b>	<b>534.29</b>	<b>448.99</b>	<b>19.00%</b>	<b>2038.27</b>	<b>1708.90</b>	<b>19.27%</b>
<b>B) INCOME ON INVESTMENTS</b>	<b>130.70</b>	<b>120.06</b>	<b>8.86%</b>	<b>519.40</b>	<b>476.43</b>	<b>9.02%</b>
<b>C) INT ON BAL WITH RBI, INTER BANK FUNDS &amp; OTHERS</b>	<b>0.65</b>	<b>1.03</b>	<b>-36.89%</b>	<b>3.27</b>	<b>8.24</b>	<b>-60.31%</b>
<b>D) OTHERS</b>	<b>0.68</b>	<b>0.86</b>	<b>-20.93%</b>	<b>7.36</b>	<b>20.97</b>	<b>-64.90%</b>
<b>2. OTHER INCOME</b>	<b>92.51</b>	<b>93.02</b>	<b>-0.55%</b>	<b>304.53</b>	<b>284.03</b>	<b>7.21%</b>
<b>TOTAL INCOME (1+2)</b>	<b>758.84</b>	<b>663.97</b>	<b>14.29%</b>	<b>2872.83</b>	<b>2498.56</b>	<b>14.98%</b>



# Expenditure



₹ In Crores

PARTICULARS	4 <sup>TH</sup> QUARTER			YEAR ENDED		
	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)
<b>1. INTEREST EXPENDITURE</b>	<b>493.63</b>	<b>432.07</b>	<b>14.25%</b>	<b>1922.99</b>	<b>1687.88</b>	<b>13.93%</b>
<b>2. OPERATING EXPENDITURE (A+B)</b>	<b>165.04</b>	<b>136.42</b>	<b>20.98%</b>	<b>542.71</b>	<b>453.00</b>	<b>19.80%</b>
<b>A) STAFF EXPENDITURE</b>	<b>84.28</b>	<b>75.82</b>	<b>11.16%</b>	<b>275.35</b>	<b>238.38</b>	<b>15.51%</b>
<b>B) OTHER EXPENDITURE</b>	<b>80.76</b>	<b>60.60</b>	<b>33.27%</b>	<b>267.36</b>	<b>214.62</b>	<b>24.57%</b>
<b>TOTAL EXPENDITURE (1+2)</b>	<b>658.67</b>	<b>568.49</b>	<b>15.86%</b>	<b>2465.71</b>	<b>2140.88</b>	<b>15.17%</b>

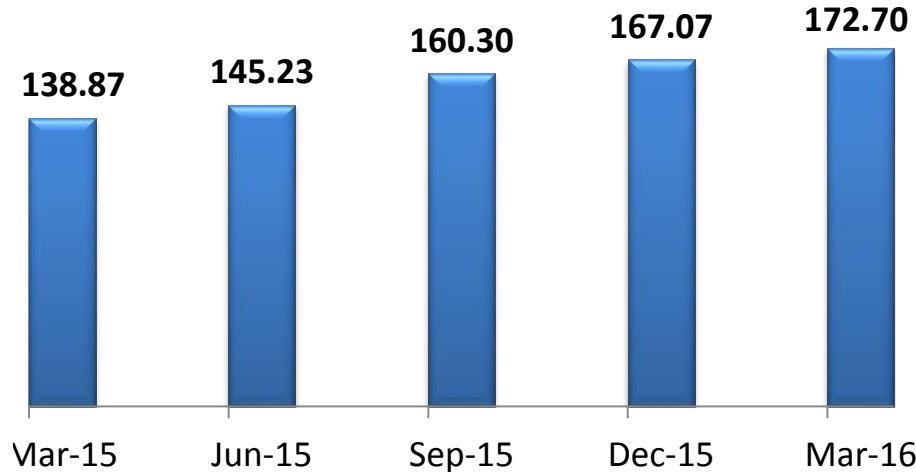




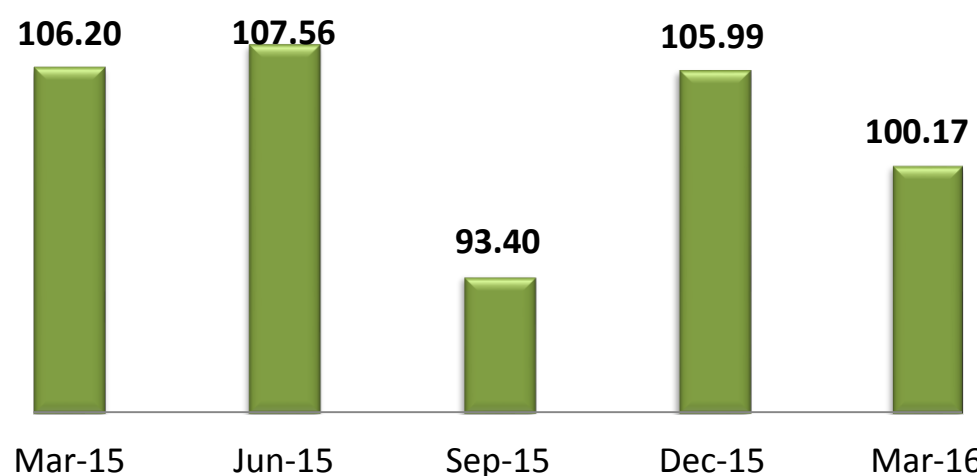
# Quarterly Performance



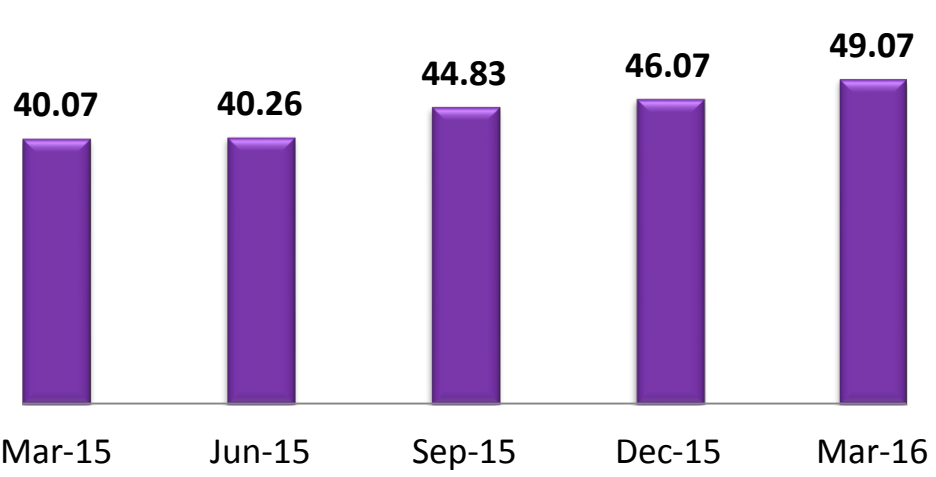
### Net Interest Income (Rs. Cr)



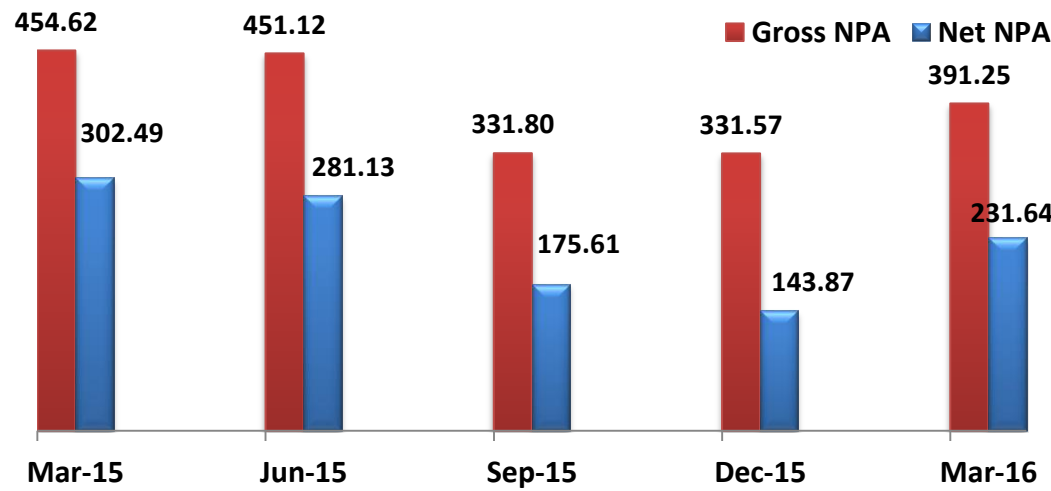
### Operating Profit (Rs. Cr)



### Net Profit (Rs. Cr)



### Gross NPA & Net NPA (Rs. Cr)





# Net Profit



₹ In Crores

PARTICULARS	4 <sup>TH</sup> QUARTER			YEAR ENDED		
	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)	FY 2015-16	FY 2014-15	GROWTH (%) (Y-O-Y)
<b>OPERATING PROFIT</b>	<b>100.17</b>	<b>106.20</b>	<b>-5.68%</b>	<b>407.12</b>	<b>368.41</b>	<b>10.51%</b>
<b>PROVISION FOR NPA</b>	<b>65.40</b>	<b>34.86</b>	<b>87.60%</b>	<b>176.76</b>	<b>109.72</b>	<b>61.10%</b>
<b>DEP. ON INVESTMENTS</b>	<b>-7.12</b>	<b>12.01</b>	<b>-159.28%</b>	<b>8.65</b>	<b>-1.47</b>	<b>-688.44%</b>
<b>PROV. FOR RESTR. ADVANCES</b>	<b>-19.41</b>	<b>-23.81</b>	<b>-18.49%</b>	<b>-7.38</b>	<b>41.51</b>	<b>-117.78%</b>
<b>PROV. FOR STANDARD ADV.</b>	<b>6.83</b>	<b>7.19</b>	<b>-5.01%</b>	<b>17.00</b>	<b>10.52</b>	<b>61.60%</b>
<b>OTHER PROVISIONS</b>	<b>-18.60</b>	<b>5.96</b>	<b>-412.08%</b>	<b>-18.14</b>	<b>27.95</b>	<b>-164.89%</b>
<b>PROFIT BEFORE TAX (PBT)</b>	<b>73.07</b>	<b>69.99</b>	<b>4.40%</b>	<b>230.24</b>	<b>188.21</b>	<b>22.33%</b>
<b>PROVISION FOR TAX</b>	<b>24.00</b>	<b>29.92</b>	<b>-19.79%</b>	<b>50.00</b>	<b>55.92</b>	<b>-10.59%</b>
<b>NET PROFIT</b>	<b>49.07</b>	<b>40.07</b>	<b>22.46%</b>	<b>180.24</b>	<b>132.29</b>	<b>36.25%</b>



# Capital Adequacy



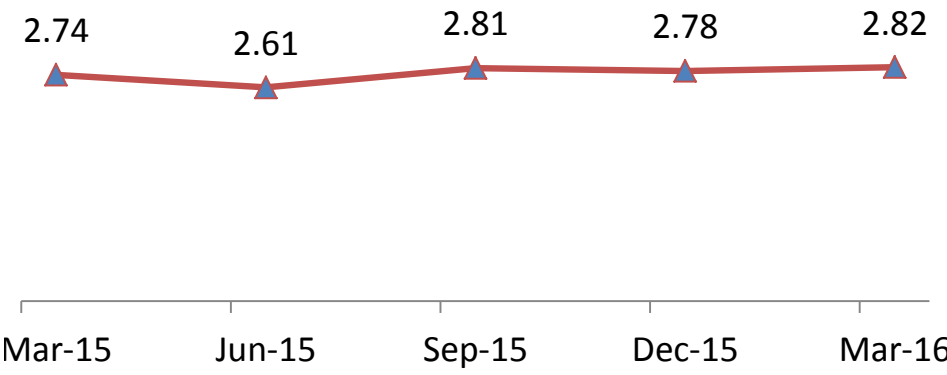
PARTICULARS	₹ in crores		
	AS ON 31.03.2016	AS ON 31.03.2015	GROWTH (%)
			(Y-O-Y)
<b>B/S SIZE</b>	<b>28732.16</b>	<b>24705.44</b>	<b>16.30%</b>
<b>RISK WEIGHT ASSETS</b>			
<b>BASEL – II</b>	<b>17723.50</b>	<b>13785.33</b>	<b>28.57%</b>
<b>BASEL – III</b>	<b>18045.72</b>	<b>13820.95</b>	<b>30.57%</b>
<b>CAPITAL FUNDS (BASEL - II)</b>			
<b>TIER - I</b>	<b>1568.73</b>	<b>1289.27</b>	<b>21.68%</b>
<b>TIER – II</b>	<b>376.89</b>	<b>306.36</b>	<b>23.02%</b>
<b>CAPITAL FUNDS (BASEL - III)</b>			
<b>TIER - I</b>	<b>1568.50</b>	<b>1289.16</b>	<b>21.67%</b>
<b>TIER – II</b>	<b>356.90</b>	<b>278.37</b>	<b>28.21%</b>
<b>CAPITAL ADEQUACY RATIO</b>			
<b>BASEL – II</b>	<b>10.98%</b>	<b>11.57%</b>	
<b>BASEL - III</b>	<b>10.67%</b>	<b>11.34%</b>	



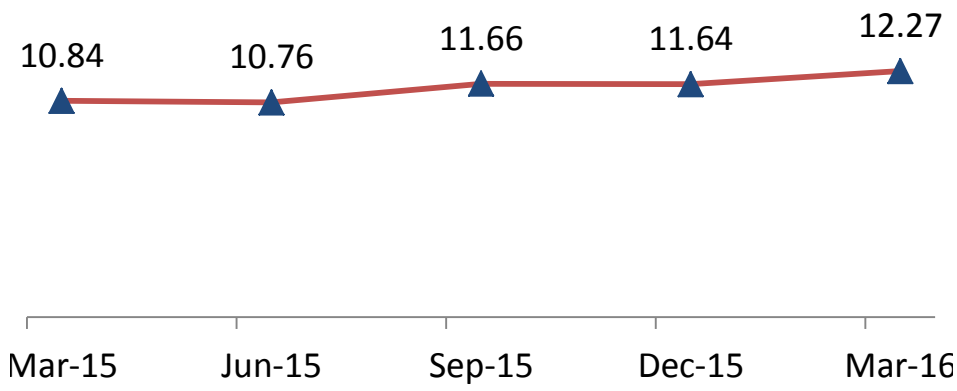
# Analytical Ratios - Quarterly



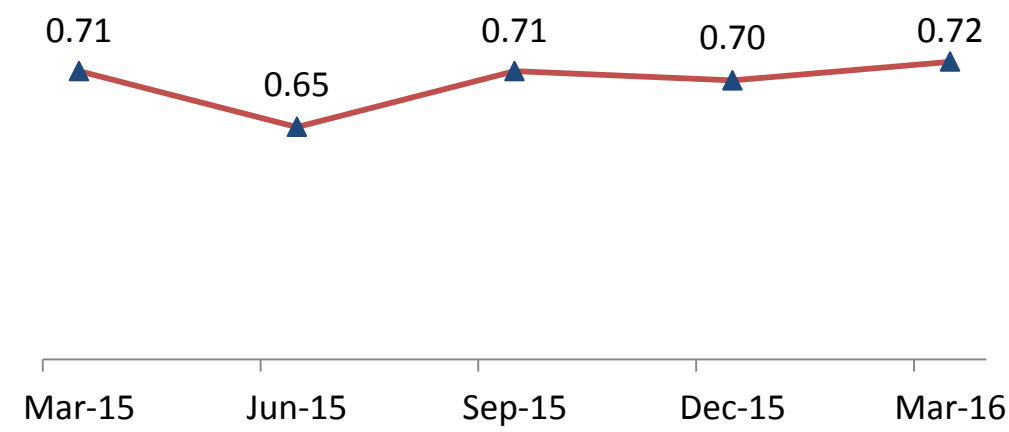
### Net Interest Margin (NIM %)



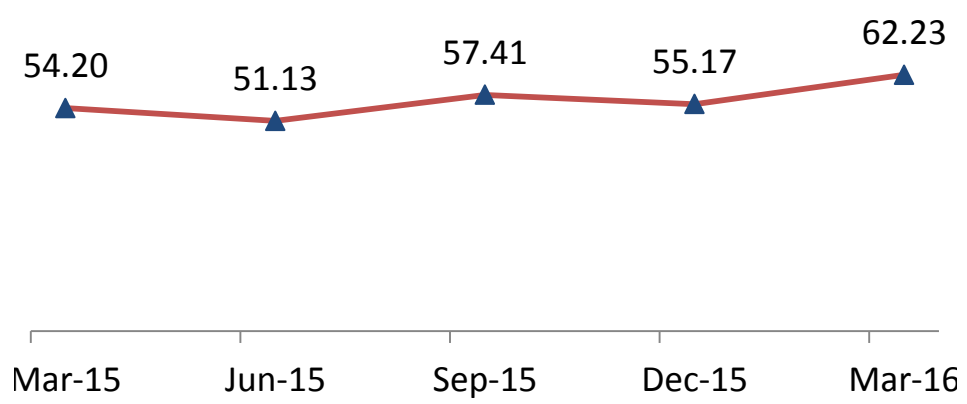
### Return on Equity (RoE %)



### Return on Assets (RoA %)



### Cost to Income Ratio (%)

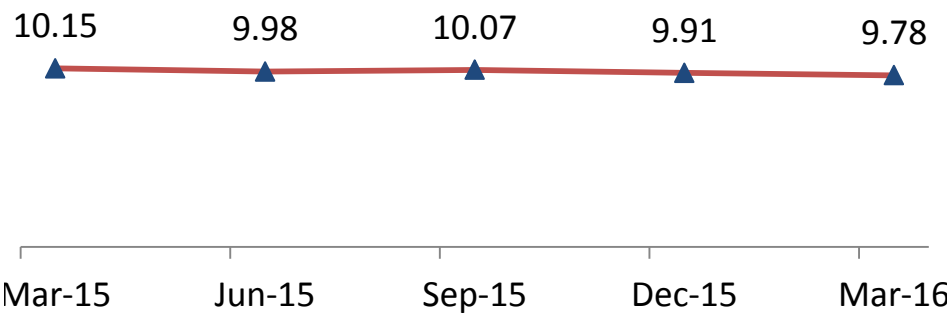




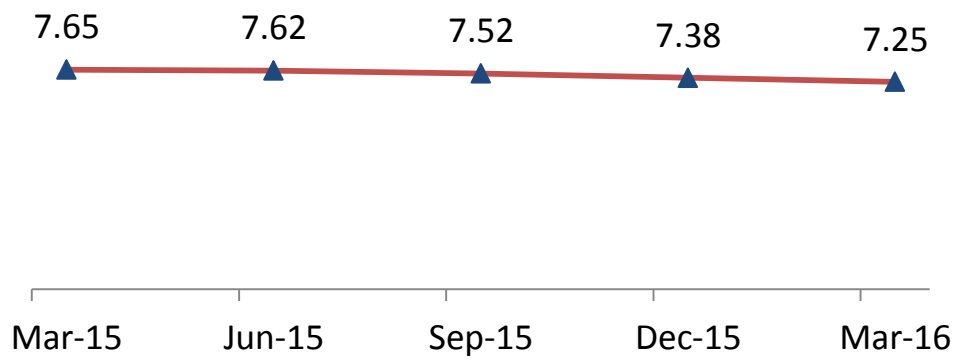
# Analytical Ratios - Quarterly



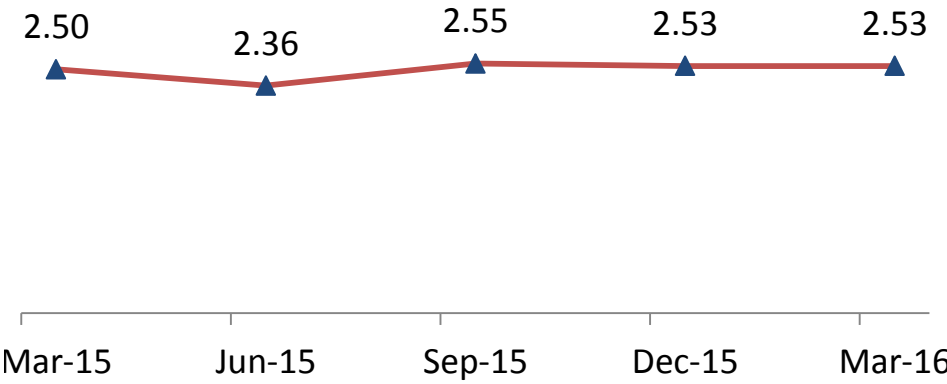
### Yield on Funds (%)



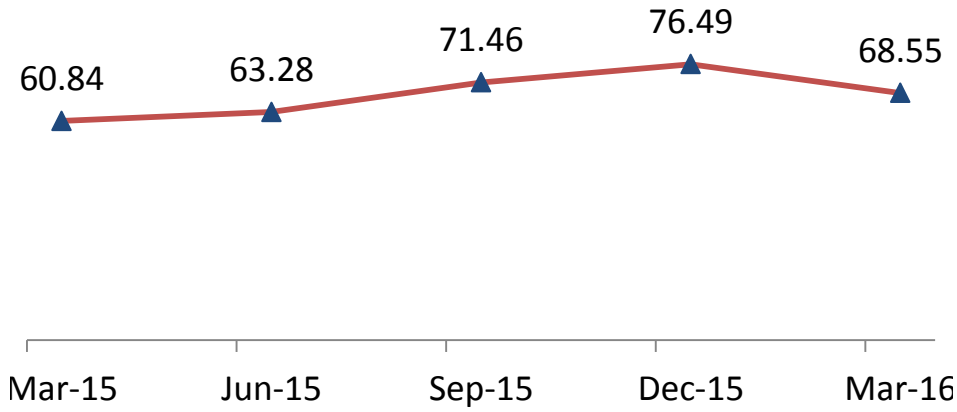
### Cost of Funds (%)



### Interest Spread (%)

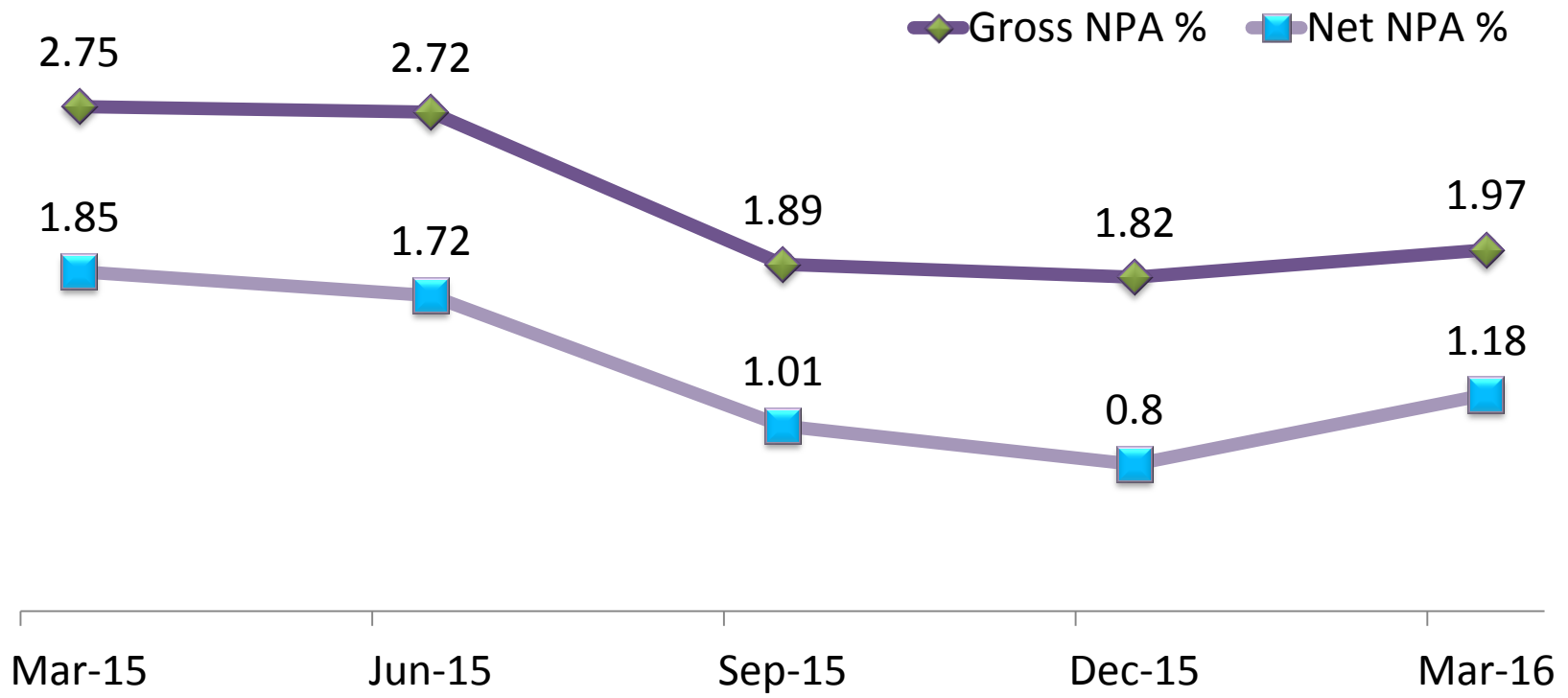


### Provision Coverage Ratio (PCR%)





# Non Performing Assets





# Movement of Gross NPA – FY2015-16



₹ In Crores

PARTICULARS	AMOUNT	AMOUNT
<b>OPENING BALANCE</b>		<b>454.62</b>
<b>ADD: ADDITION DURING FY16</b>	<b>196.90</b>	
<b>SUB TOTAL</b>		<b>651.52</b>
<b>LESS: REDUCTION DURING FY16</b>		
<b>RECOVERIES</b>	<b>27.82</b>	
<b>ASSETS SOLD TO ARC</b>	<b>141.99</b>	
<b>UPGRADATION</b>	<b>21.20</b>	
<b>TECHNICAL / PRUDENTIAL WRITE OFFS</b>	<b>68.88</b>	
<b>WRITE OFFS</b>	<b>0.38</b>	<b>260.27</b>
<b>CLOSING BALANCE</b>		<b>391.25</b>



# Restructured Assets



₹ In Crores

<b>PARTICULARS</b>	<b>Rs. IN CRORES</b>	<b>Rs. IN CRORES</b>
<b>TOTAL RESTRUCTURED ASSETS AS ON 31.03.2015</b>		<b>1314.69</b>
<b>ADD: New Sanctions during the year</b>	<b>81.40</b>	
<b>    New Sanctions to the existing Accounts</b>	<b>45.53</b>	<b>126.93</b>
<b>LESS: Sold and Closed accounts during the year</b>	<b>281.82</b>	
<b>    Partial recovery from existing accounts</b>	<b>18.12</b>	<b>299.94</b>
<b>TOTAL RESTRUCTURED ASSETS AS ON 31.03.2016</b>		<b>1141.68</b>
<b>OF WHICH, STANDARD ASSETS TO NET ADVANCES</b>		<b>4.58%</b>





**THANK YOU**

---