बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

# WELCOME

***Financial Performance for the Quarter ended 30th June 2013***

# VISION

**To be a vibrant, forward looking, techno-savy, customer centric bank serving diverse sections of the society, enhancing shareholders' and employees' value while moving towards global presence.**

# MISSION

- To ensure quick and efficient response to customer expectations.
- To innovate products and services to cater to diverse sections of society.
- To adopt latest technology on a continuous basis.
- To build proactive, professional and involved workforce.
- To enhance the shareholders' wealth through best practices and corporate governance.
- To enter international arena through branch network.

## ACHIEVEMENTS & INITIATIVES

Bank of Maharashtra

- Crossed the Business Level of ₹1,88,000 cr
- Opened almost 4 lakh new Current & Saving accounts excluding basic saving accounts in the June Quarter
- Opened 28 branches in first quarter of the Fiscal 2013-14 taking total number of branch outlets to 1756
- Opened 6 new branches in rural areas fostering financial inclusion.
- Acceptance of Maharashtra Govt. Taxes across counter at all the branches

# ACHIEVEMENTS & INITIATIVES

- Door Step Banking started at Pune & Mumbai
- NPS Lite “Swavlamban” started at all the branches
- Scheme for financing for ST Production Loans and Working Capital requirement for agricultural lending, under tie up various Institutions /companies/dealers
- Appointment of DSAs for Housing and Vehicle Loans on pilot basis in 10 Zones
- Concession of 0.5% in Education Loans for girl students and wards of existing home loan borrowers

# AWARDS & ACCOLADES: 2013

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## IPE BFSI Awards 2013

- Best in Public Sector
- Best Bank with Most Admired Services
- Best Security Initiative
- Business Sustainability Initiative of the Year
- Best CEO
- Best Executive Director
- Best Corporate Social Responsibility

“Business Excellence in Banking Award”– By Times Research Private Limited

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# AGENDA

## FINANCIAL PERFORMANCE

## Quarter ended 30th June 2013

Key Indicators

Looking Forward

Financials

Resources

Deployment

Efficiency Ratios

# KEY BUSINESS PARAMETERS(YoY):

( ₹ in Crore)

| | | |
|---|---|---|
| OPERATING PROFIT | 698.91 | 58.77 % |
| NET PROFIT | 266.33 | 89.61 % |
| TOTAL INCOME | 2974.31 | 34.14 % |
| INTEREST SPREAD | 908.02 | 39.46 % |
| GROSS NPA % | | 1.80 % |
| NET NPA % | | 0.80 % |
| TOTAL DEPOSIT | 105446.65 | 32.01 % |
| GROSS ADVANCES | 83010.44 | 43.60 % |
| TOTAL BUSINESS | 188457.09 | 36.88 % |
| CASA DEPOSITS | 37247.60 | 17.80 % |
| NIM | | 3.02% |

# BUSINESS PROFILE : Jun13(Jun 12)

| DEPOSITS | GROSS ADVANCES | TOTAL BUSINESS |
|---|---|---|
| 105446.65 | 83010.44 | 188457.09 |
| (79879.78) | (57804.78) | (137684.56) |

## Quarter ended 30th June 2013

( ₹ in Crore)

| | | |
|---|---|---|
| 32 % | 43 % | 37 % |

# Profitability : Jun13(Jun 12)

**NET PROFIT**

266.33
(140.46)

( ₹ in Crore)

%

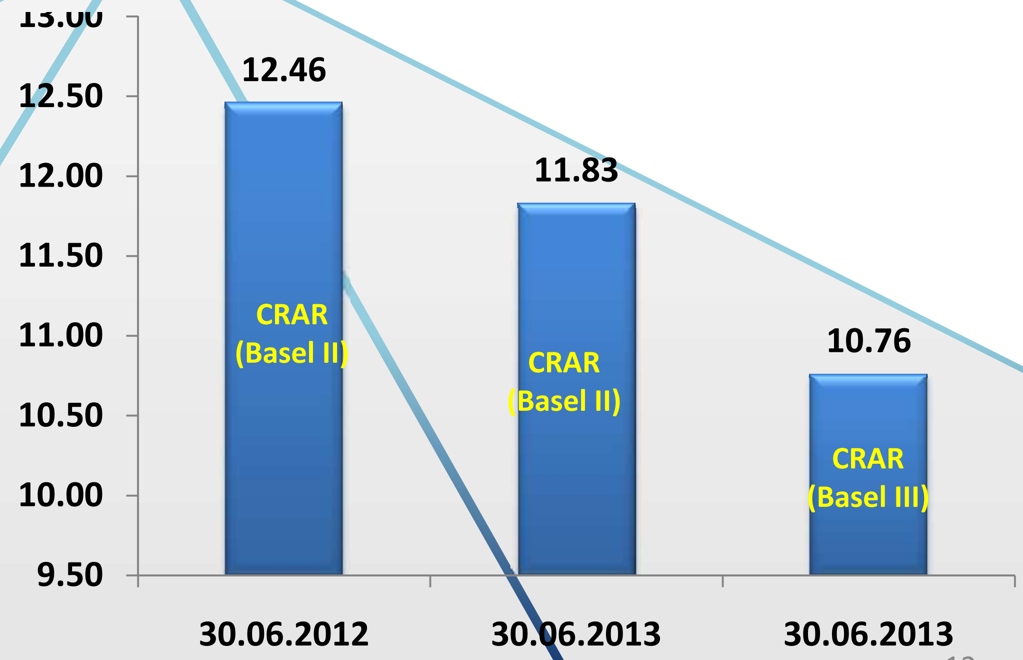
# Tangible Net Worth as on 30-06-2013

| Particulars | | | (Rs. in Crore) |
|---|---|---|---|
| Share Capital | | | |
| | Equity Share Capital | 661.48 | |
| | Perpetual Non-Cummulative Preference Share | 588.00 | |
| | | | 1249.48 |
| Add: Reserve & Surplus(Excluding RevaluationReserves) | | | |
| i) | Statutory Reserve | 1018.16 | |
| ii) | Capital Reserve | 139.81 | |
| iii) | Share Premium | 1262.14 | |
| iv) | Revenue Reserve | 1201.56 | |
| v) | Special Reserve | 243.00 | |
| vi) | Investment Reserve | 0.00 | |
| vii) | Balance of profit | 412.76 | |
| | Sub Total | | 4277.42 |
| Capital & Free Reserve | | | 5526.89 |
| Less : Intangible Assets | | | 4.43 |
| Less : DTA (Net) | | | 45.76 |
| Less : Unamortised Portion of Pension & Gratuity | | | 179.33 |
| **Tangible Net Worth** | | | **5297.37** |

( ₹ in Crore)

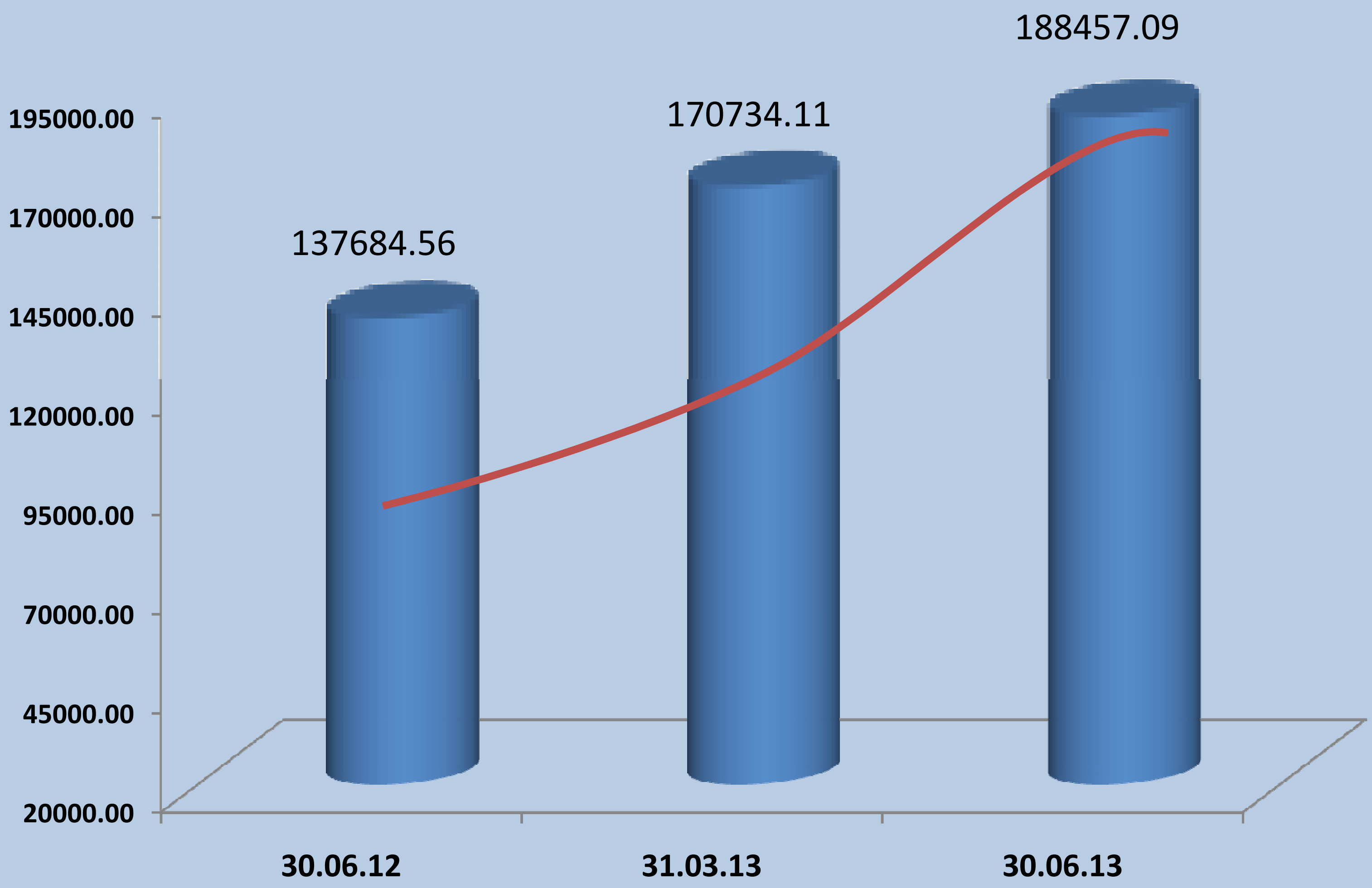
# CAPITAL ADEQUACY

| Particulars | 30.06.2012 | 30.06.2013 |
|---|---|---|
| Tier I Capital | 4243.97 | 5469.37 |
| Tier II Capital | 2171.31 | 3620.92 |
| Total Capital | 6415.29 | 9090.29 |
| Total Risk Weighted Asset | 51497.28 | 76855.16 |
| CRAR (Basel II) | 12.46 | 11.83 |
| CRAR (Basel III) | N.A | 10.76 |



# SUSTAINED BUSINESS GROWTH

( ₹ in Crore)

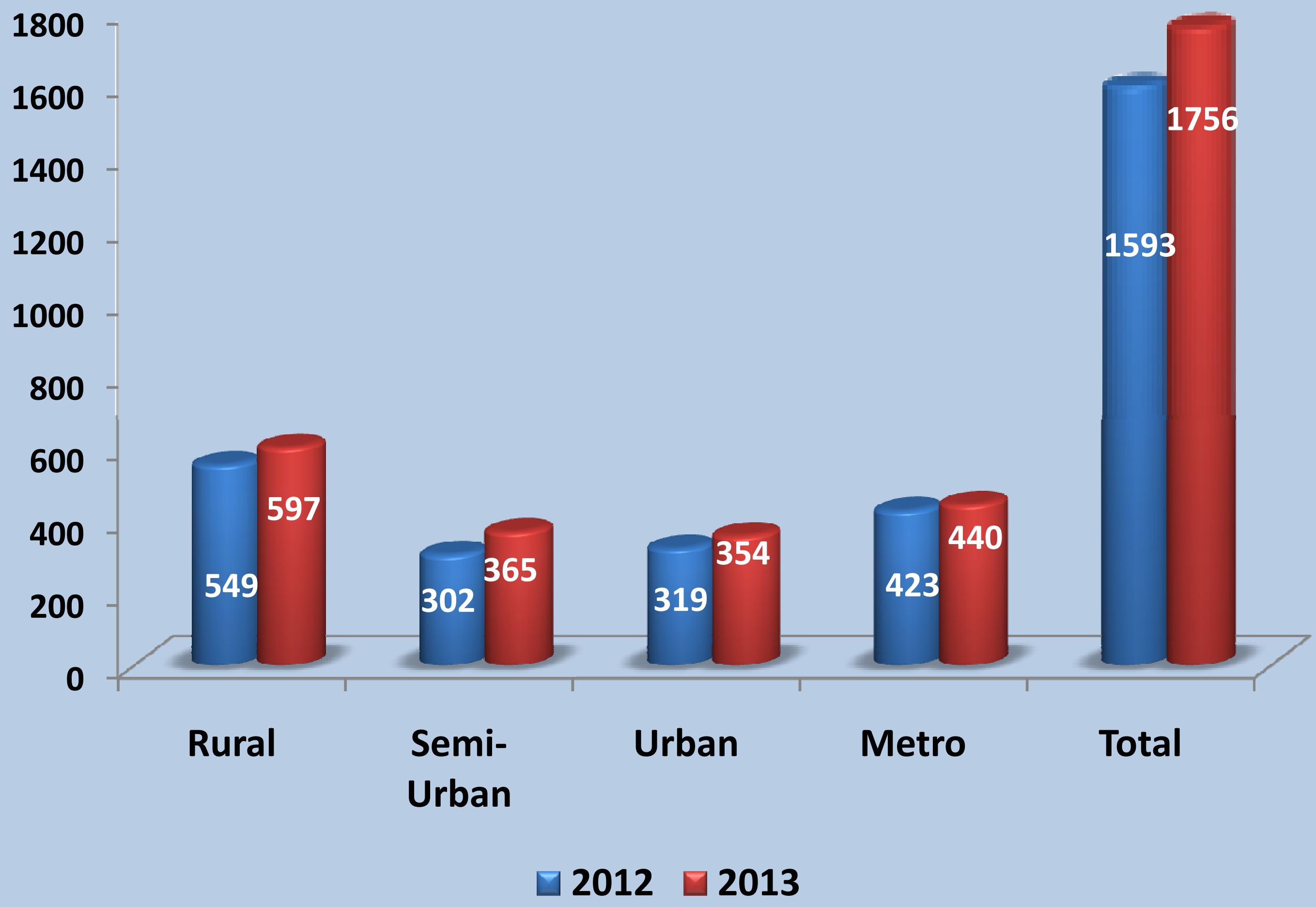


# AREA WISE BRANCHES - BUSINESS

( ₹ in Crore)

| Cateogry | No of Brs | Business | Share in Br Network (%) | Share in Business (%) |
|---|---|---|---|---|
| Rural | 597 | 16509 | 34.00 | 8.76 |
| Semi-Urban | 365 | 18622 | 20.79 | 9.88 |
| Urban | 354 | 30587 | 20.16 | 16.23 |
| Metro | 440 | 122739 | 25.06 | 65.13 |
| TOTAL | 1756 | 188457 | 100 | 100 |

# AREA WISE BRANCHES



# ZONE WISE BRANCH NETWORK



| Sl No | Region | Rural | Semi-Urban | Urban | Metro | Total |
|---|---|---|---|---|---|---|
| 1 | Ahmedabad | 7 | 10 | 16 | 27 | 60 |
| 2 | Ahmed nagar | 29 | 15 | 4 | 0 | 48 |
| 3 | Akola | 23 | 17 | 4 | 0 | 44 |
| 4 | Amravati | 25 | 13 | 14 | 0 | 52 |
| 5 | Aurangabad | 30 | 12 | 21 | 0 | 63 |
| 6 | Bangalore | 11 | 8 | 24 | 18 | 61 |
| 7 | Bhopal | [illegible] | 6 | 6 | 5 | 39 |
| 8 | Chandigarh | 3 | 12 | 26 | 5 | 46 |
| 9 | Chandrapur | 27 | 23 | 5 | 0 | 55 |
| 10 | Chennai | 1 | 7 | 22 | 11 | 41 |
| 11 | Delhi | 3 | 0 | 22 | 40 | 65 |
| 12 | Goa | 19 | 16 | 0 | 0 | 35 |
| 13 | Hyderabad | 6 | 3 | 17 | 19 | 45 |
| 14 | Indore | 20 | 4 | 7 | 9 | 40 |
| 15 | Jabalpur | 26 | 7 | 9 | 0 | 42 |
| 16 | Jaipur | 5 | 6 | 13 | 9 | 33 |
| 17 | Jalgaon | 16 | 13 | 9 | 0 | 38 |
| 18 | Kolhapur | 33 | 17 | 18 | 0 | 68 |

# ZONE WISE BRANCH NETWORK

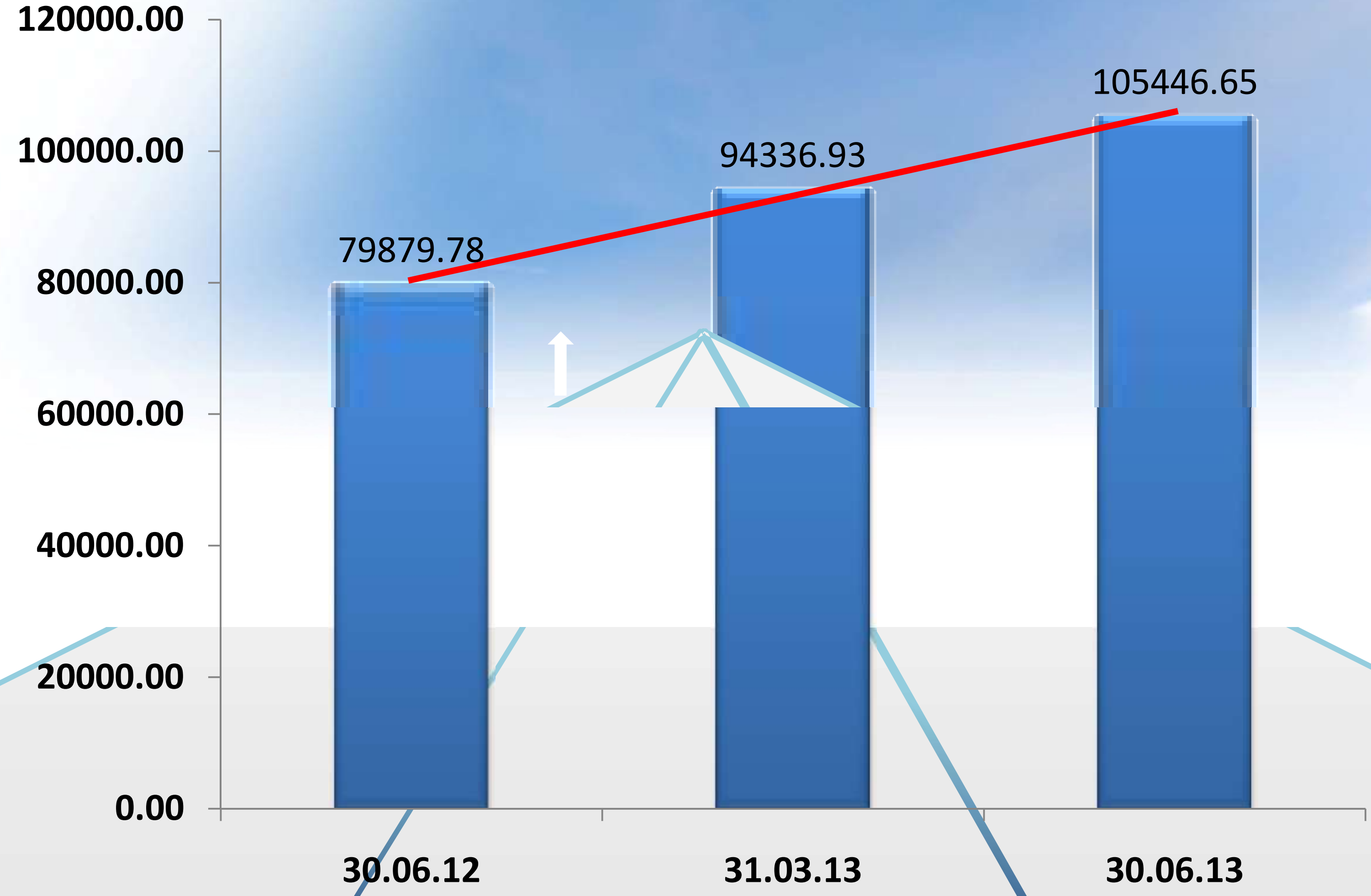
| Sl No | Region | Rural | Semi-Urban | Urban | Metro | Total |
|---|---|---|---|---|---|---|
| 19 | Kolkata | 4 | 14 | 30 | 23 | 71 |
| 20 | Latur | 18 | 16 | 12 | 0 | 46 |
| 21 | Lucknow | 2 | 17 | 23 | 16 | 58 |
| 22 | Mumbai City | 0 | 0 | 0 | 43 | 43 |
| 23 | Mumbai Suburb | 0 | 0 | 0 | 51 | 51 |
| 24 | Nagpur | 24 | 9 | 1 | 29 | 63 |
| 25 | Nasik | 46 | 17 | 1 | 17 | 81 |
| 26 | Pune City | 0 | 1 | 0 | 56 | 57 |
| 27 | Pune East | 28 | 19 | 0 | 13 | 60 |
| 28 | Pune West | 31 | 11 | 0 | 23 | 65 |
| 29 | Raigad | 21 | 8 | 12 | 0 | 41 |
| 30 | Raipur | 20 | 8 | 11 | 0 | 39 |
| 31 | Ratnagiri | 14 | 10 | 0 | 0 | 24 |
| 32 | Satara | 38 | 17 | 3 | 0 | 58 |
| 33 | Solapur | 24 | 14 | 15 | 0 | 53 |
| 34 | Thane | 21 | 15 | 9 | 26 | 71 |
| | **Total** | **597** | **365** | **354** | **440** | **1756** |

# STATE WISE BRANCH NETWORK

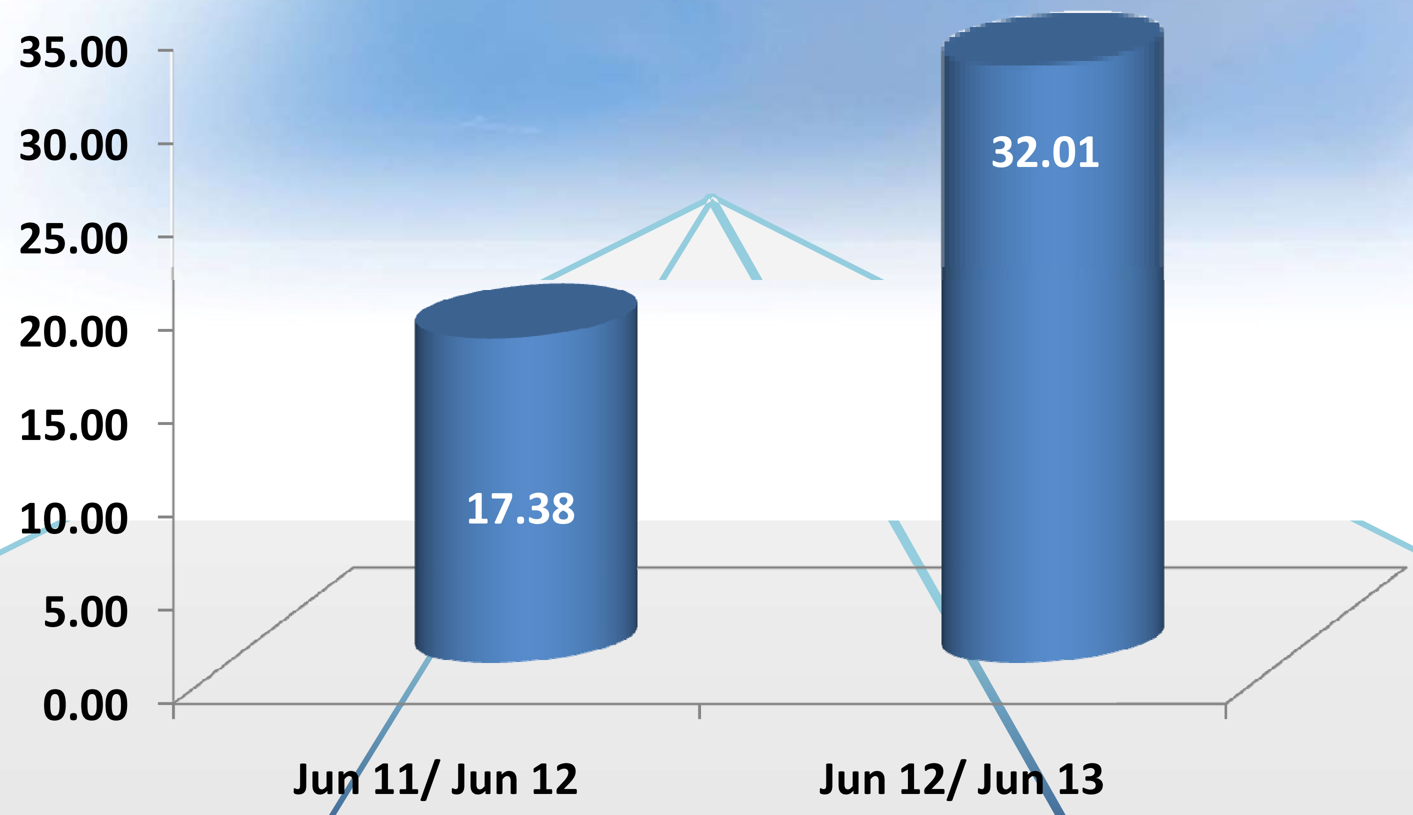
| S No | State | Rural | Semi Urban | Urban | Metro | Total |
|---|---|---|---|---|---|---|
| 1 | Arunachal Pradesh | 0 | 1 | 0 | 0 | 1 |
| 2 | Assam | 0 | 4 | 5 | 0 | 9 |
| 3 | Andhra Pradesh | 6 | 3 | 17 | 19 | 45 |
| 4 | Bihar | 0 | 2 | 5 | 3 | 10 |
| 5 | Chhatisgarh | 11 | 6 | 11 | 0 | 28 |
| 6 | Delhi | 0 | 0 | 0 | 36 | 36 |
| 7 | Goa | 5 | 11 | 0 | 0 | 16 |
| 8 | Gujarat | 7 | 10 | 16 | 27 | 60 |
| 9 | Haryana | 3 | 0 | 20 | 2 | 25 |
| 10 | Himachal Pradesh | 1 | 2 | 1 | 0 | 4 |
| 11 | Jammu & Kashmir | 0 | 0 | 2 | 0 | 2 |
| 12 | Jharkhand | 0 | 1 | 4 | 1 | 6 |
| 13 | Karnataka | 11 | [illegible] | 24 | 18 | 61 |
| 14 | Kerala | 0 | 2 | 7 | | 9 |
| 15 | Madhya Pradesh | 77 | 19 | 22 | 14 | 132 |
| 16 | Maharashtra | 462 | 252 | 128 | 258 | 1100 |
| 17 | Manipur | 0 | 0 | 1 | 0 | 1 |
| 18 | Meghalaya | 0 | 0 | 1 | 0 | 1 |
| 19 | Mizoram | 0 | 0 | 1 | 0 | 1 |
| 20 | Nagaland | 0 | 1 | 0 | 0 | 1 |
| 21 | Odisha | 0 | 1 | 4 | 0 | 5 |
| 22 | Punjab | 1 | 10 | 11 | 5 | 27 |
| 23 | Rajasthan | 5 | 6 | 13 | 9 | 33 |
| 24 | Sikkim | 0 | 1 | 0 | 0 | 1 |
| 25 | Tamil Nadu | 1 | 5 | 14 | 11 | 31 |
| 26 | Tripura | 0 | 0 | 1 | 0 | 1 |
| 27 | Uttar Pradesh | 3 | 15 | 30 | 18 | 66 |
| 28 | West Bengal | 4 | 3 | 8 | 19 | 34 |
| 29 | Uttarakhand | 0 | 2 | 3 | 0 | 5 |
| | **Union Territory** | | | | | |
| 1 | Chandigarh | 0 | 0 | 4 | 0 | 4 |

# DEPOSITS

( ₹ in Crore)



# GROWTH IN DEPOSITS Y-o-Y (%)



# DEPOSITS

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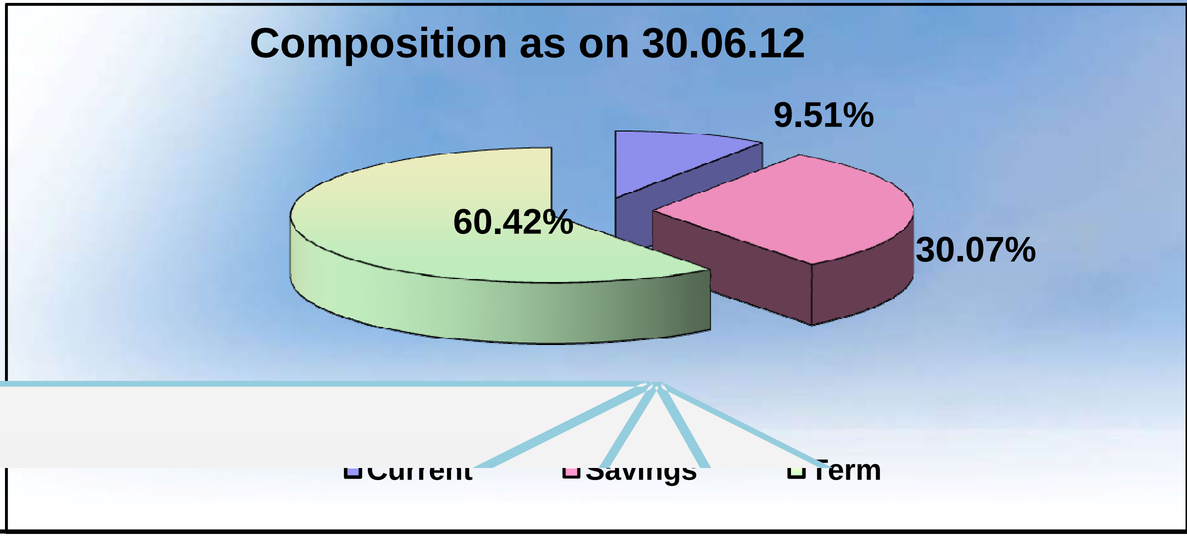
भारत सरकार का उद्यम
एक परिवार एक बैंक

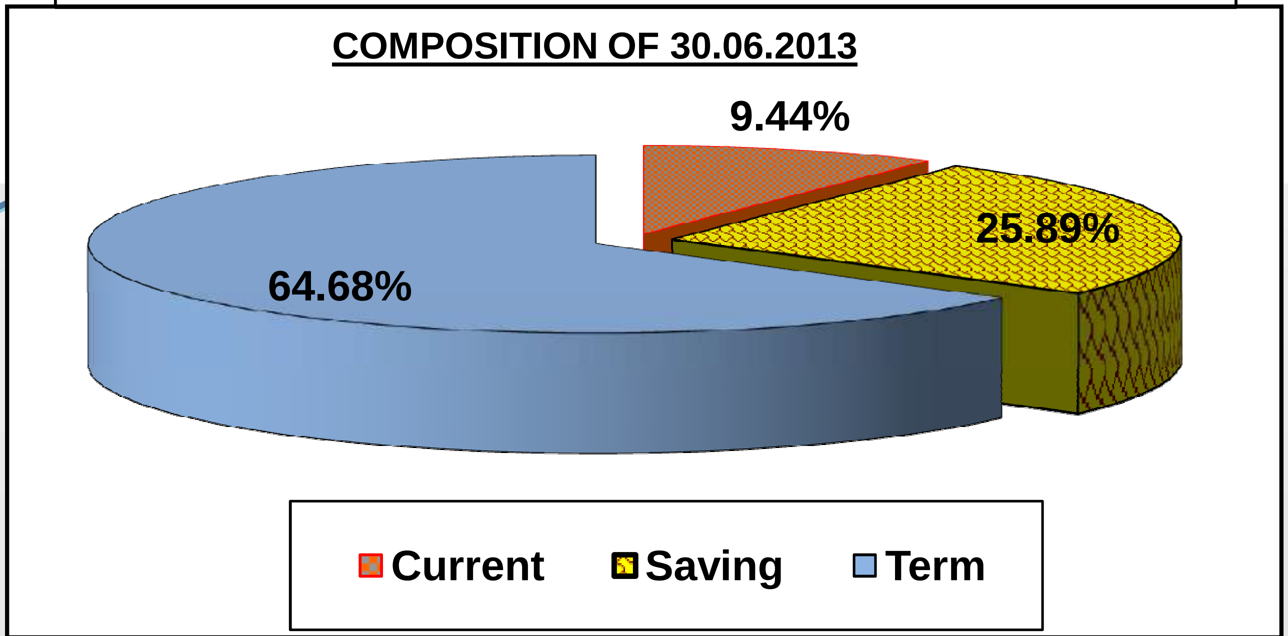
( ₹ in Crore)

| Particulars | 30.06.2012 | 30.06.13 | Gr over Jun 12 | |
|---|---|---|---|---|
| | Actual | Actual | Abs | % |
| **Deposits** | **79880** | **105447** | **25567** | **32.01** |
| Current Deposits | 7,597 | 9,950 | 2354 | 30.98 |
| Savings Deposits | 24,023 | 27,297 | 3274 | 13.63 |
| **CASA** | **31,620** | **37,248** | **5628** | **17.80** |
| Term Deposits | 48,260 | 68,199 | 19939 | 41.32 |
| **Bank Deposits** | **43** | **278** | **235** | **542.07** |
| of which - Current Deposits | 29 | 40 | 11 | 39.79 |
| Term Deposits | 15 | 238 | 224 | 1531.16 |
| **Aggregate Deposits (Excl. Bank)** | **79,836** | **105,168** | **25332** | **31.73** |

# DEPOSITS



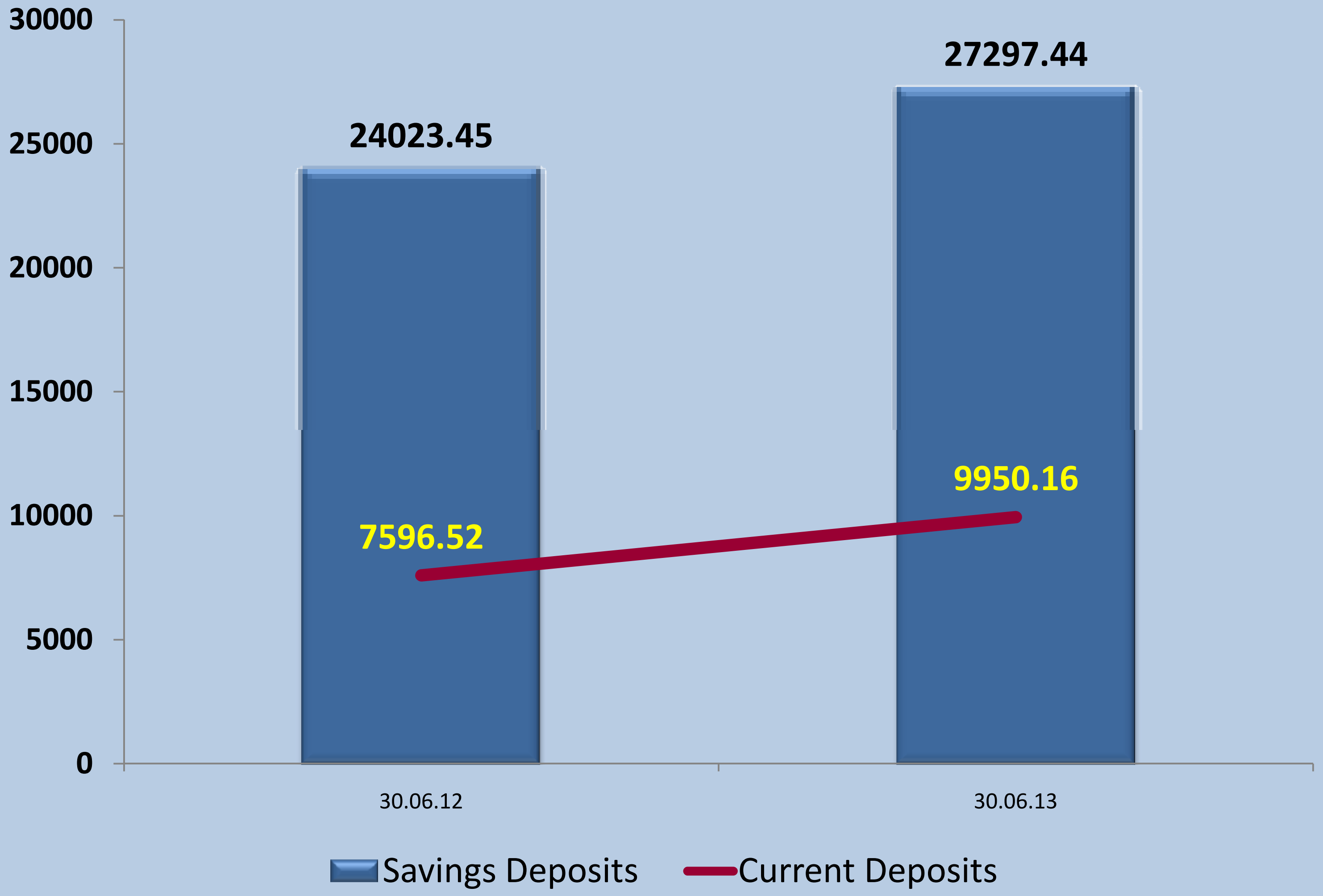
Composition as on 30.06.12
9.51%
60.42%
30.07%
Current
Savings
Term

COMPOSITION OF 30.06.2013
9.44%
25.89%
64.68%
Current
Saving
Term

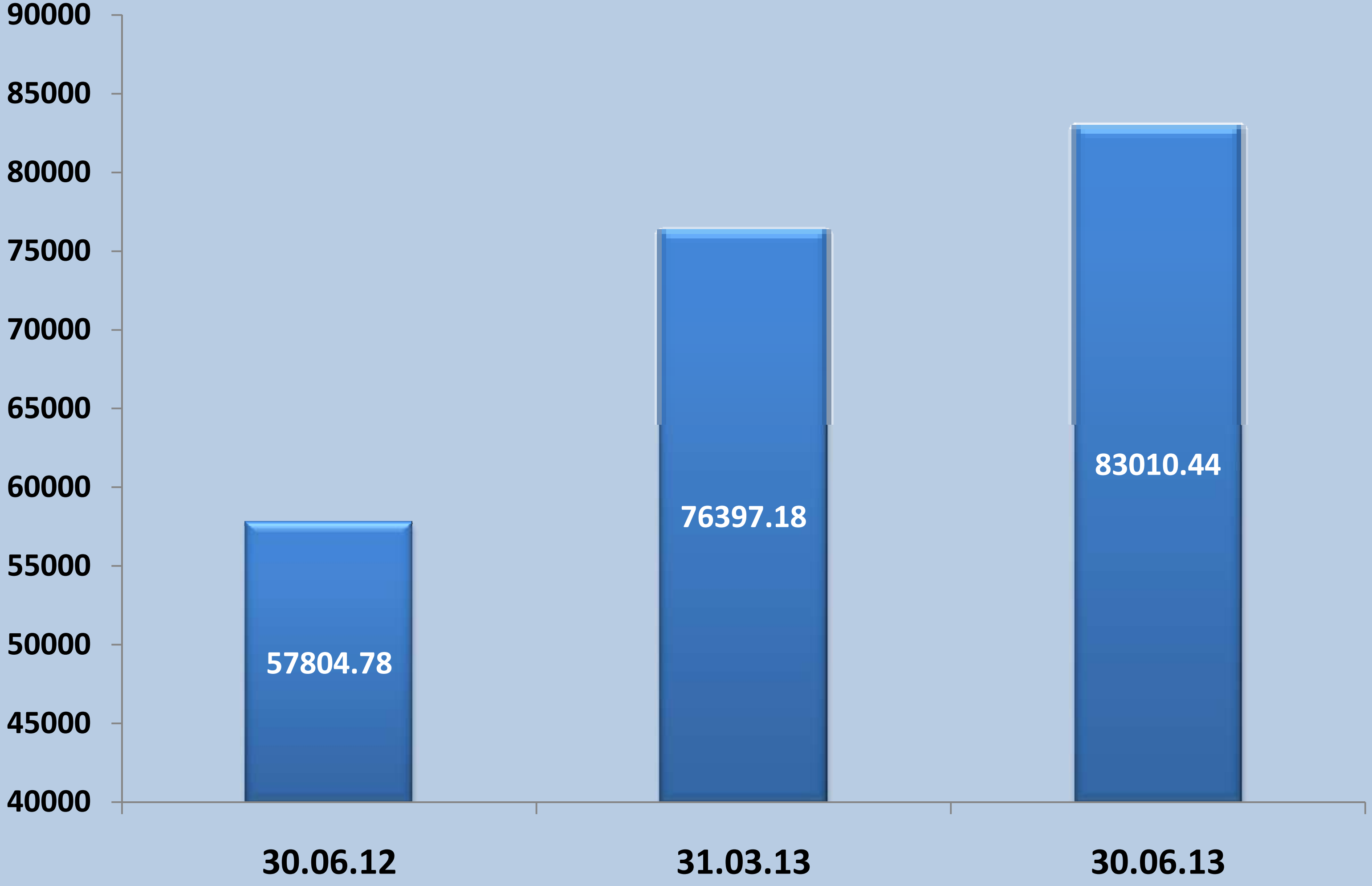
# Savings & Current Deposits

( ₹ in Crore)

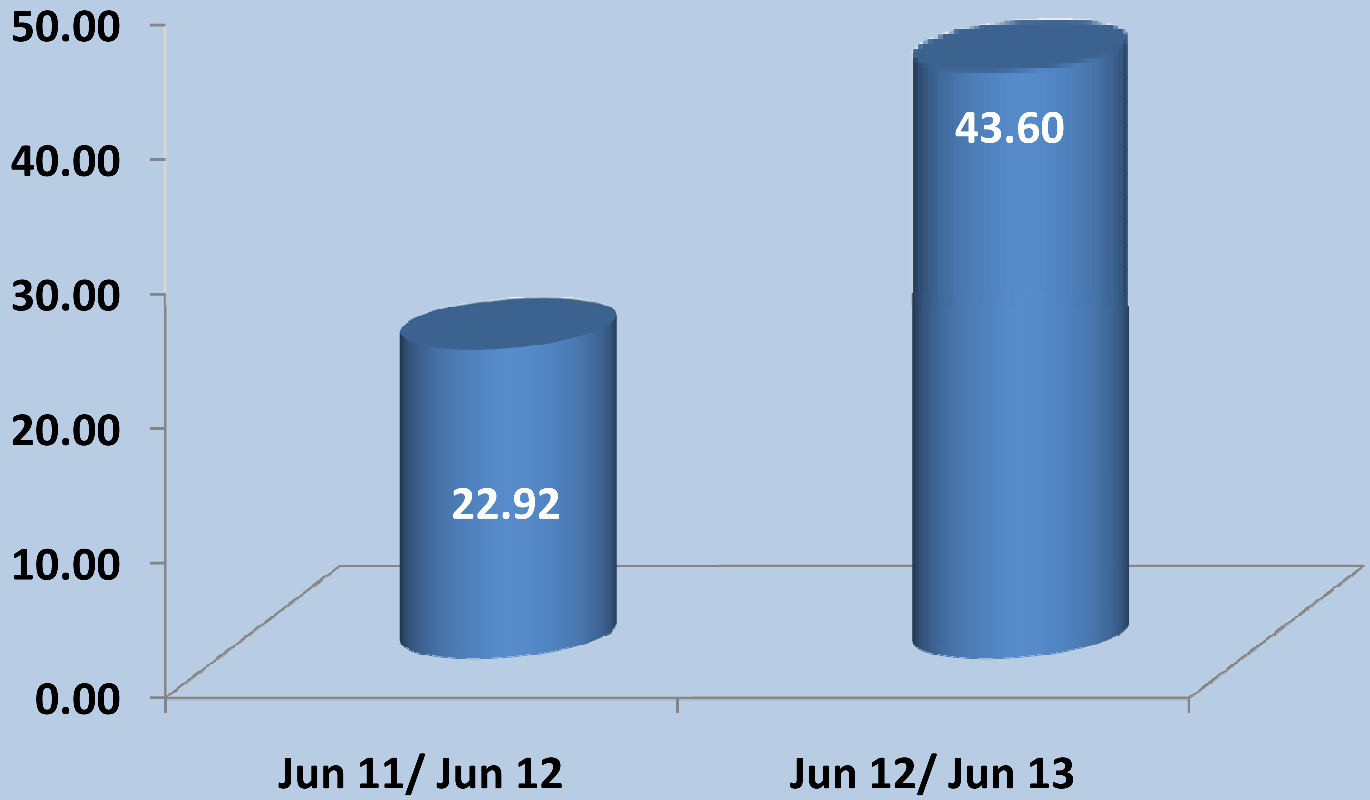


# ADVANCES POSITION

( ₹ in Crore)



# GROWTH IN ADVANCES Y-o-Y (%)



# Credit Portfolio - Industry wise

( ₹ in Crore)

| Industry Name | Total Credit O/S | % Share in Gross Advances | Total NPA | % Share in Total NPA |
|---|---|---|---|---|
| All Engineering | 2527.10 | 3.04 | 20.52 | 1.37 |
| of which | | | | |
| Electronics | 366.74 | 0.44 | 0.65 | 0.04 |
| Engineering others | 2160.36 | 2.60 | 19.87 | 1.32 |
| Cotton Textiles | 515.50 | 0.62 | 28.76 | 1.92 |
| Jute Textiles | 16.06 | 0.02 | 0.07 | 0.00 |
| Other Textiles | 1027.84 | 1.24 | 10.35 | 0.69 |
| Sugar | 388.13 | 0.47 | 0.00 | 0.00 |
| Tea | 0.00 | 0.00 | 0.00 | 0.00 |
| Food Processing | 208.86 | 0.25 | 1.69 | 0.11 |
| Vegetable oils & Vanaspati | 114.51 | 0.14 | 0.00 | 0.00 |
| Tobacco & Tobacco Products | 320.23 | 0.39 | 2.85 | 0.19 |
| Paper & Paper Products | 324.38 | 0.39 | 9.84 | 0.66 |
| Rubber Products | 413.85 | 0.50 | 4.33 | 0.29 |

# Credit Portfolio - Industry wise

( ₹ in Crore)

| Industry Name | Total Credit O/S | % Share in Gross Advances | Total NPA | % Share in Total NPA |
|---|---|---|---|---|
| Chemical Dyes Paints | 1369.56 | 1.65 | 32.11 | 2.14 |
| of which | | | | |
| Fertilizers | 93.01 | 0.11 | 0.18 | 0.01 |
| Petrochemicals | 401.64 | 0.48 | 0.34 | 0.02 |
| Drugs Pharmaceuticals | 803.34 | 0.97 | 30.58 | 2.04 |
| Chemicals Others | 71.57 | 0.09 | 1.01 | 0.07 |
| Cement | 859.37 | 1.04 | 49.16 | 3.28 |
| Leather | 55.59 | 0.07 | 1.42 | 0.10 |
| Gems & Jewellery | 455.51 | 0.55 | 1.57 | 0.10 |
| Construction | 322.37 | 0.39 | 11.44 | 0.76 |
| Petroleum | 1791.35 | 2.16 | 0.02 | 0.00 |
| Automobiles | 1423.47 | 1.71 | 3.76 | 0.25 |
| Computer Science | 77.23 | 0.09 | 4.46 | 0.30 |
| Infrastructure | 13487.27 | 16.25 | 27.23 | 1.82 |
| of which | | | | |
| Power | 9146.71 | 11.02 | 0.39 | 0.03 |
| Telecom | 639.62 | 0.77 | 0.03 | 0.00 |
| Roads & Ports | 1276.18 | 1.54 | 16.19 | 1.08 |
| Other Industries (balancing fig) | 53028.24 | 63.88 | 1280.15 | 85.36 |
| **Grand Total** | **83010.44** | **100.00** | **1499.74** | **100.00** |

# Priority Sector Advances

( ₹ in Crore)

| Particulars | 30.06.2012 | 30.062013 | Growth (Abs) | Growth (%) |
|---|---|---|---|---|
| **Priority Sector Advances** | 19631.94 | 26599.72 | 6967.78 | 35.49 |
| % of ANBC | 34.31 | 34.89 | 0.58 | 1.69 |
| Direct Agriculture | 5045.20 | 6936.64 | 1891.44 | 37.49 |
| Indirect Agriculture | 1144.07 | 1576.54 | 432.47 | 37.80 |
| **Total Agriculture** | **6189.27** | **8513.18** | **2323.91** | **37.55** |
| % of ANBC | 10.82 | 11.17 | 0.35 | 3.23 |
| **ANBC** | **57214.79** | **76232.42** | **19017.63** | **33.24** |
| | | | | |

# EXPOSURES AS ON 30.06.2013

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एक परिवार एक बैंक

(₹ in Crore)

| Industry | As on 30.06.2012 | | As on 30.06.2013 | |
|---|---|---|---|---|
| | Exposure | O/S Balances | Exposure | O/S Balances |
| HOUSING FINANCE COMPANIES | 2959.32 | 2816.25 | 3271.43 | 2982.43 |
| NBFC, AFC, IFC etc | 7077.52 | 6406.17 | 5990.86 | 5289.00 |
| POWER | 8114.06 | 5935.65 | 10427.01 | 9146.71 |
| TELECOM | 621.87 | 448.34 | 691.56 | 639.62 |
| AVIATION | 12.93 | 10.81 | 99.51 | 99.45 |

# Restructured Accounts

( ₹ in Crore)

| Particulars | Outstanding balance as on 30.06.2013 | Diminution provision |
|---|---|---|
| Total restructured accounts as on 30.06.2013 | 4985.43 | 195.93 |
| Restructured During Quarter ended 30.06.2013 | 385.51 | 12.35 |
| Restructured During FY 2012-13 | 1955.57 | 92.73 |

# NPA Coverage

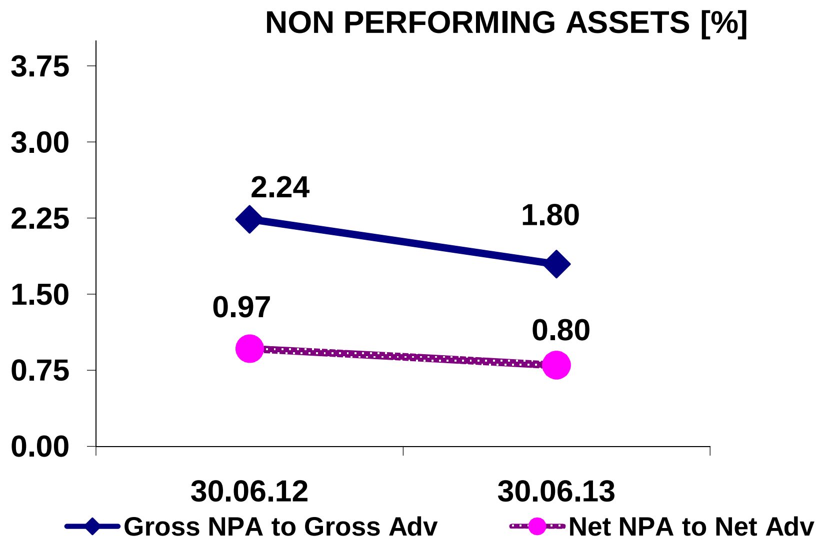
( ₹ in Crore)

| Particulars | AS ON | |
|---|---|---|
| | 30.06.12 | 30.06.13 |
| Gross Advances | 57804.78 | 83010.44 |
| Gross NPA | 1294.45 | 1499.74 |
| DICGC/ECGC settled amount | 33.77 | 36.89 |
| Provision held for NPA | 707.61 | 806.86 |
| Provision for Restructured Advances | 190.91 | 195.93 |
| Net Advances | 56872.49 | 81974.71 |
| Net NPA | 549.29 | 655.96 |
| % Gross NPA to Gross Advances | 2.24 | 1.80 |
| % NPA to Net Advances | 0.97 | 0.80 |
| Provision Coverage Ratio | 79.33 | 76.50 |

# Movement of NPA

( ₹ in Crore)

| | 30.06.12 | 30.06.13 |
|---|---|---|
| **Gross NPA at the beginning of the period** | **1297.03** | **1137.55** |
| Reduction in NPA | 0.00 | 0.00 |
| Cash Recovery in Ledger balance | 59.93 | 58.03 |
| Up-gradation | 95.71 | 48.14 |
| Write Off | 288.29 | 91.39 |
| **Total reduction in NPA** | **443.93** | **197.56** |
| Addition to NPA | 0.00 | 0.00 |
| Fresh slippages during the period | 439.66 | 556.14 |
| Addition to existing NPA | 1.69 | 3.61 |
| **Total additions to NPA** | **441.35** | **559.75** |
| **Gross NPA at the end of the period** | **1294.45** | **1499.74** |
| | | |



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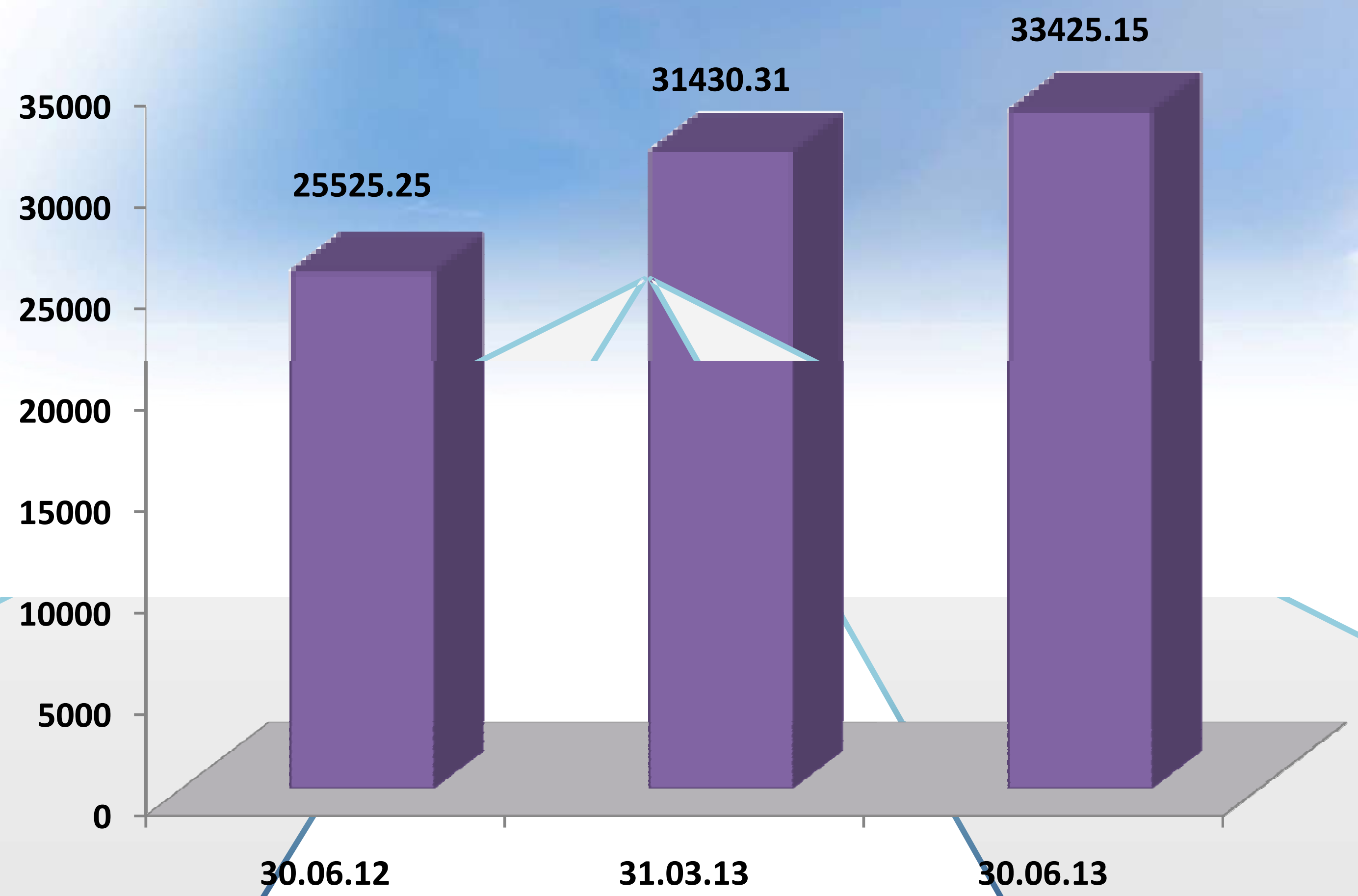
# Investment portfolio- Net Investment

( ₹ in Crore)

| Composition as on | | | |
|---|---|---|---|
| **CATEGORY** | **30.06.12** | **31.03.13** | **30.06.13** |
| H T M | 21179.35 | 25695.84 | 26109.88 |
| % to Net Investment | 82.97 | 81.75 | 78.11 |
| A F S | 3904.55 | 5337.19 | 6686.40 |
| % to Net Investment | 15.30 | 16.98 | 20.00 |
| H F T | 441.35 | 397.28 | 628.86 |
| % to Net Investment | 1.73 | 1.26 | 1.88 |
| Net Investment | 25525.25 | 31430.31 | 33425.14 |
| Depreciation & Provision for NPI | 86.73 | 67.40 | 79.98 |
| Gross Investment | 25611.98 | 31497.73 | 33505.12 |

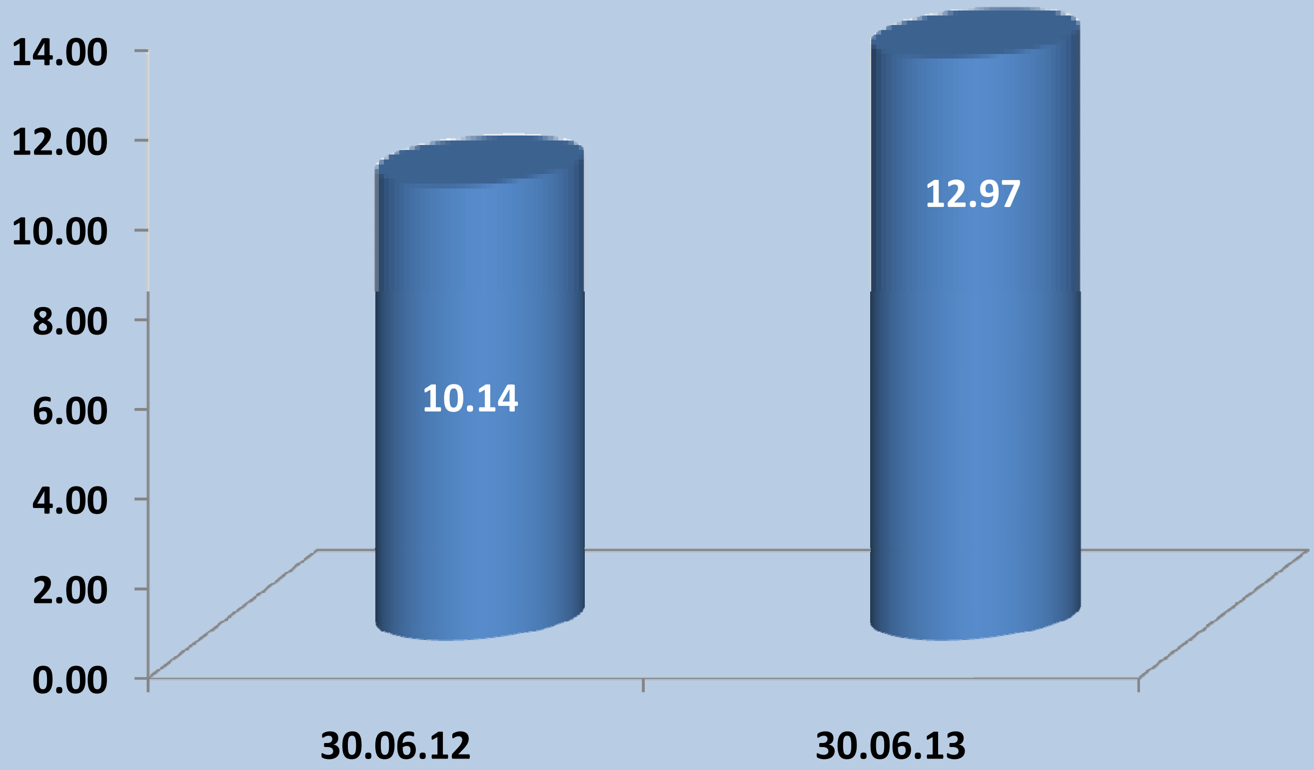
# Investment portfolio- Net Investment

( ₹ in Crore)



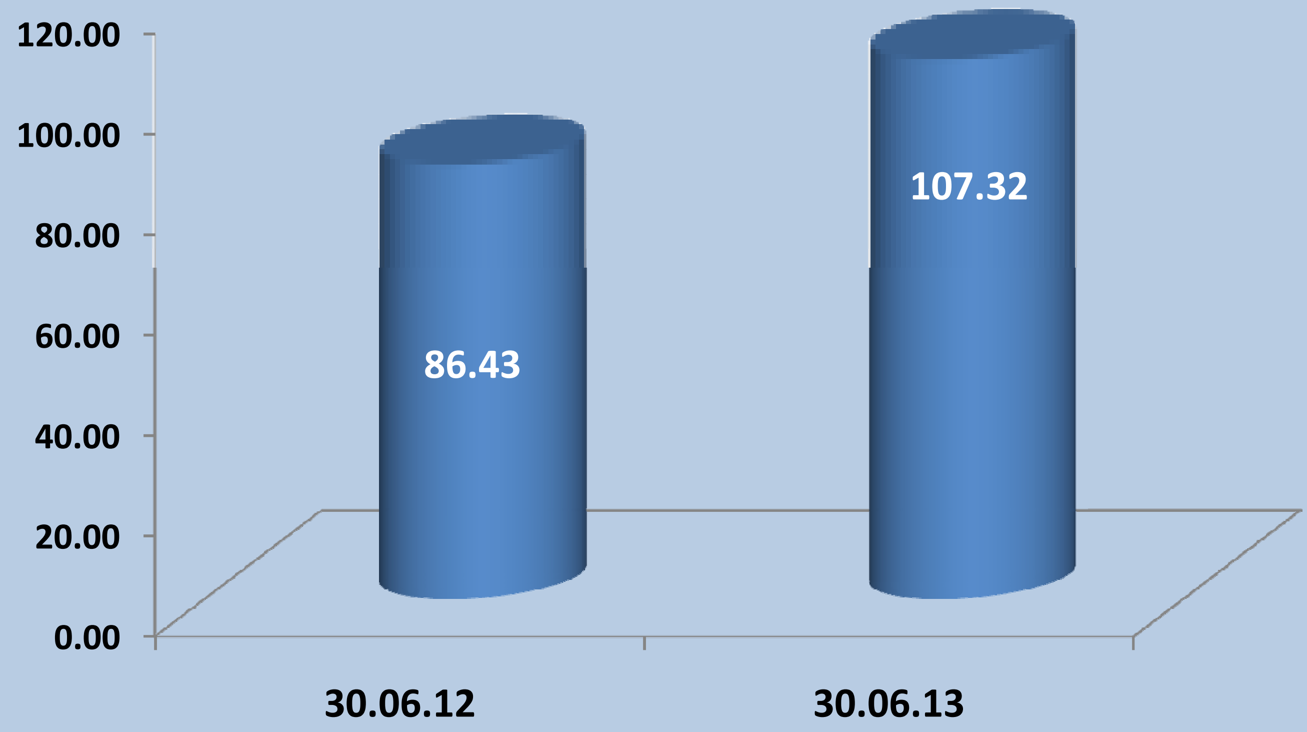
# Business Per Employee

( ₹ in Crore)



# Business Per Branch

( ₹ in Crore)



# Interest Earned & Expended

( ₹ in Crore)

| Particulars | Quarter ended | | Year ended | | Growth (Jun 13/Jun 12) | |
|---|---|---|---|---|---|---|
| | *30.06.12* | *31.03.13* | *30.06.13* | *31.03.13* | *Abs* | *%* |
| **Interest Income** | **2038.50** | **2781.47** | **2749.21** | **9615.38** | **710.71** | **34.86** |
| Interest on advances | 1553.37 | 2144.05 | 2129.05 | 7298.50 | 575.68 | 37.06 |
| Interest on Investment (net of amortisation) | 473.96 | 602.84 | 592.24 | 2231.28 | 118.28 | 24.96 |
| Interest on Inter Bank Funds & others | 11.17 | 34.58 | 27.92 | 83.65 | 16.75 | 149.96 |
| **Interest Expended** | **1387.41** | **1910.43** | **1841.19** | **6580.08** | **453.78** | **32.71** |
| Interest paid on Deposits | 1279.10 | 1702.56 | 1622.37 | 5879.25 | 343.27 | 26.84 |
| Interest paid on RBI/Inter Bank | 33.29 | 89.78 | 62.95 | 312.27 | 29.66 | 89.11 |
| Other Interest Expenditure | 75.02 | 118.09 | 155.87 | 388.56 | 80.85 | 107.77 |
| **Net Interest Income** | **651.09** | **871.04** | **908.02** | **3033.35** | **256.93** | **39.46** |

# INCOME & EXPENDITURE

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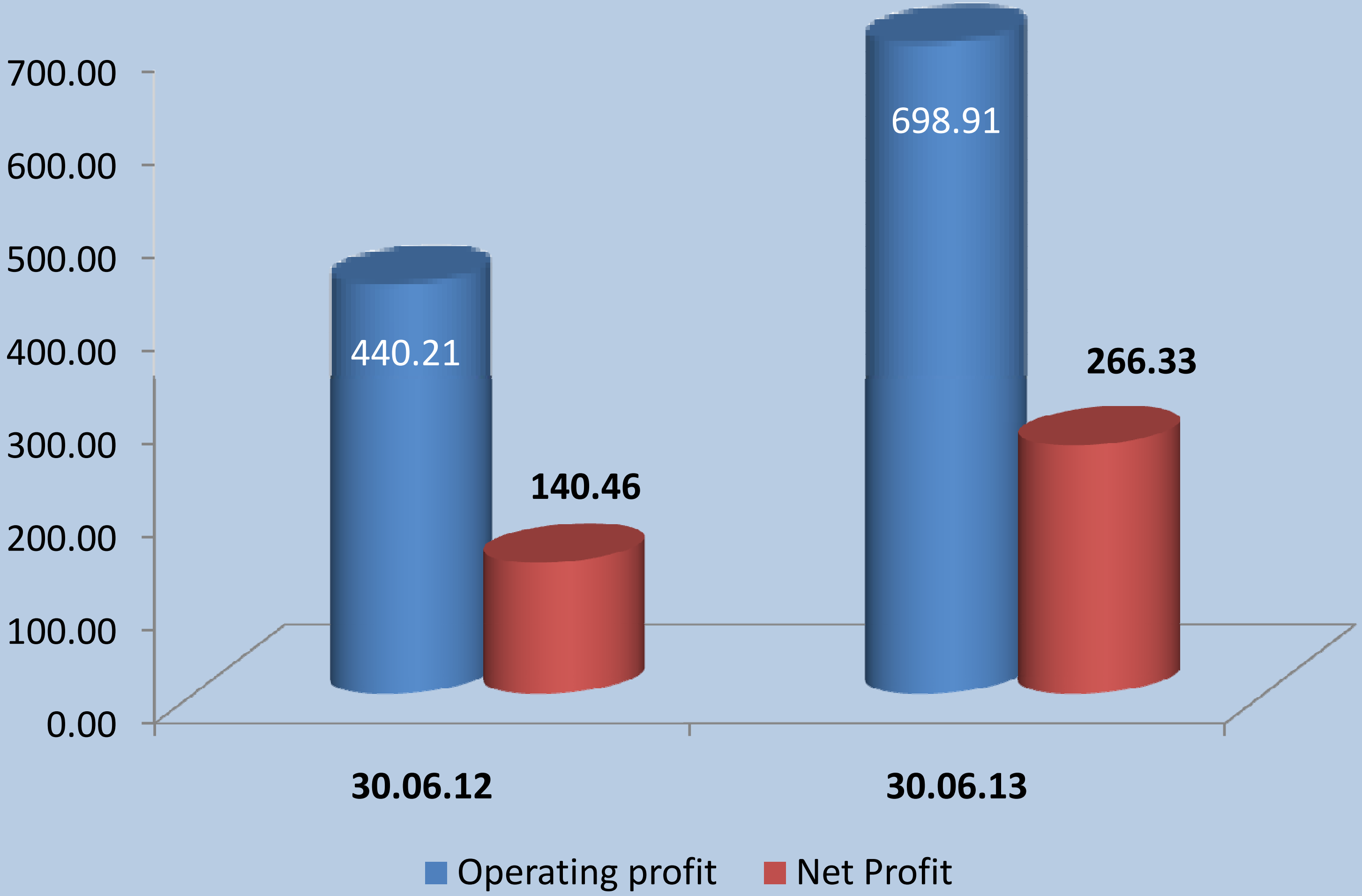
( ₹ in Crore)

| Particulars | Jun-12 | Mar-13 | Jun-13 | Growth (Y-o-Y) |
|---|---|---|---|---|
| Interest Income | 2038.50 | 2781.47 | 2749.21 | 34.86 |
| Interest Expended | 1387.41 | 1910.43 | 1841.19 | 32.71 |
| Net Interest Income | 651.09 | 871.04 | 908.02 | 39.46 |
| Non-Int Income | 178.80 | 382.41 | 225.10 | 25.89 |
| Operating Exp. | 389.68 | 542.84 | 434.20 | 11.42 |
| Burden | 210.88 | 160.43 | 209.10 | -0.84 |
| Operating Profit | 440.21 | 710.61 | 698.91 | 58.77 |
| **Net Profit** | **140.46** | **258.99** | **266.33** | **89.61** |

# PROFITABILITY

( ₹ in Crore)



# Non Interest Income

( ₹ in Crore)

| Particulars | Quarter ended | | | Year ended | Growth (Jun 13/Jun 12) | |
|---|---|---|---|---|---|---|
| | 30.06.12 | 31.03.13 | 30.06.13 | 31.03.13 | Abs | % |
| Comm. & Brokerage | 92.04 | 138.06 | 104.25 | 472.73 | 12.21 | 13.26 |
| Comm. On Govt. Business | 3.67 | 8.22 | 3.61 | 18.61 | -0.06 | -1.74 |
| **Sub Total** | **95.71** | **146.28** | **107.85** | **491.34** | **12.14** | **12.69** |
| Net profit from FEX Txn. | 23.05 | 11.47 | 19.52 | 60.42 | -3.53 | -15.30 |
| Dividend Earned | 0.79 | 1.84 | 1.68 | 4.99 | 0.89 | 113.02 |
| Recovery in written off a/cs | 21.81 | 107.60 | 22.11 | 157.09 | 0.30 | 1.37 |
| Miscellaneous income | 13.17 | 28.24 | 15.91 | 54.21 | 2.74 | 20.82 |
| **Total Comm. & Other Income (excl. trading profit)** | **154.53** | **295.43** | **167.08** | **768.05** | **12.55** | **8.12** |
| Net profit on sale of investments | 24.27 | 86.98 | 58.02 | 143.95 | 33.75 | 139.04 |
| **Total Other Income** | **178.80** | **382.41** | **225.10** | **912.00** | **46.30** | **25.89** |

# Other Operating Expenses

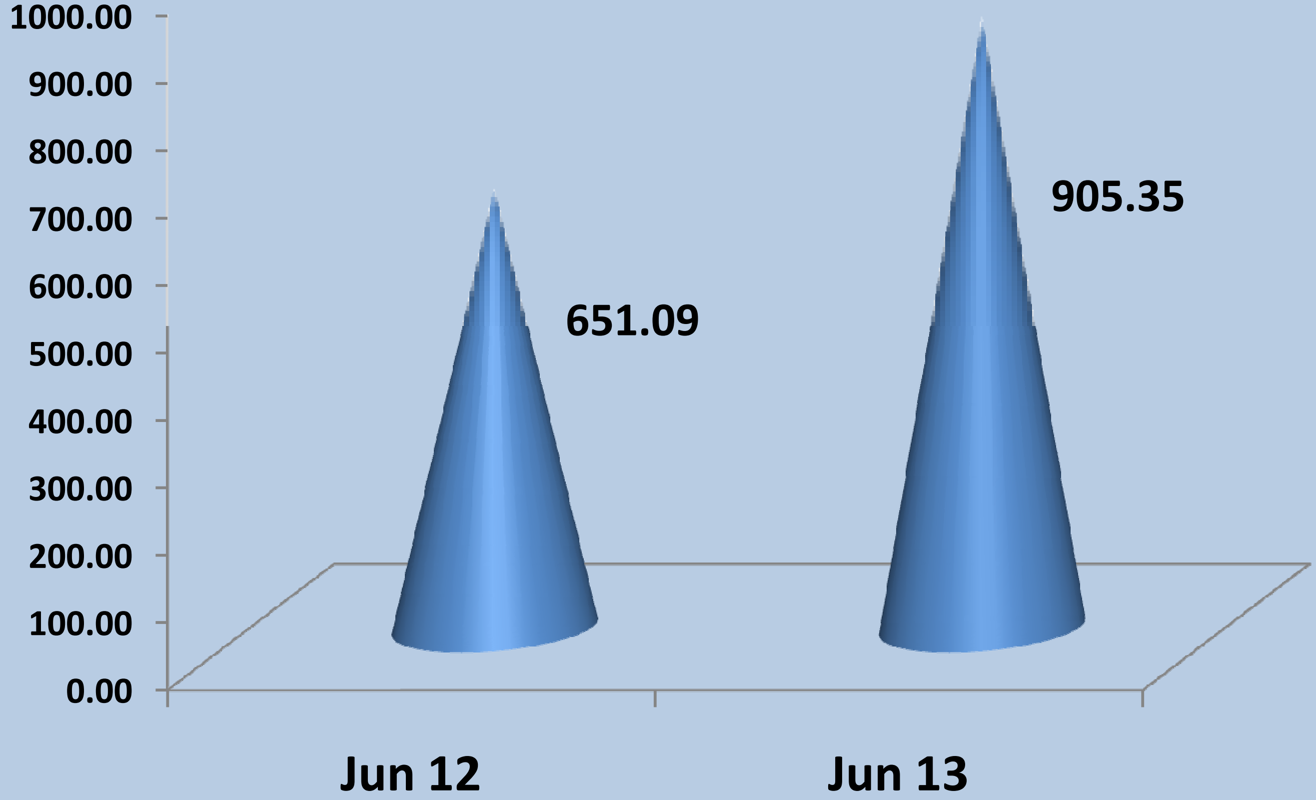
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

(₹ in Crore)

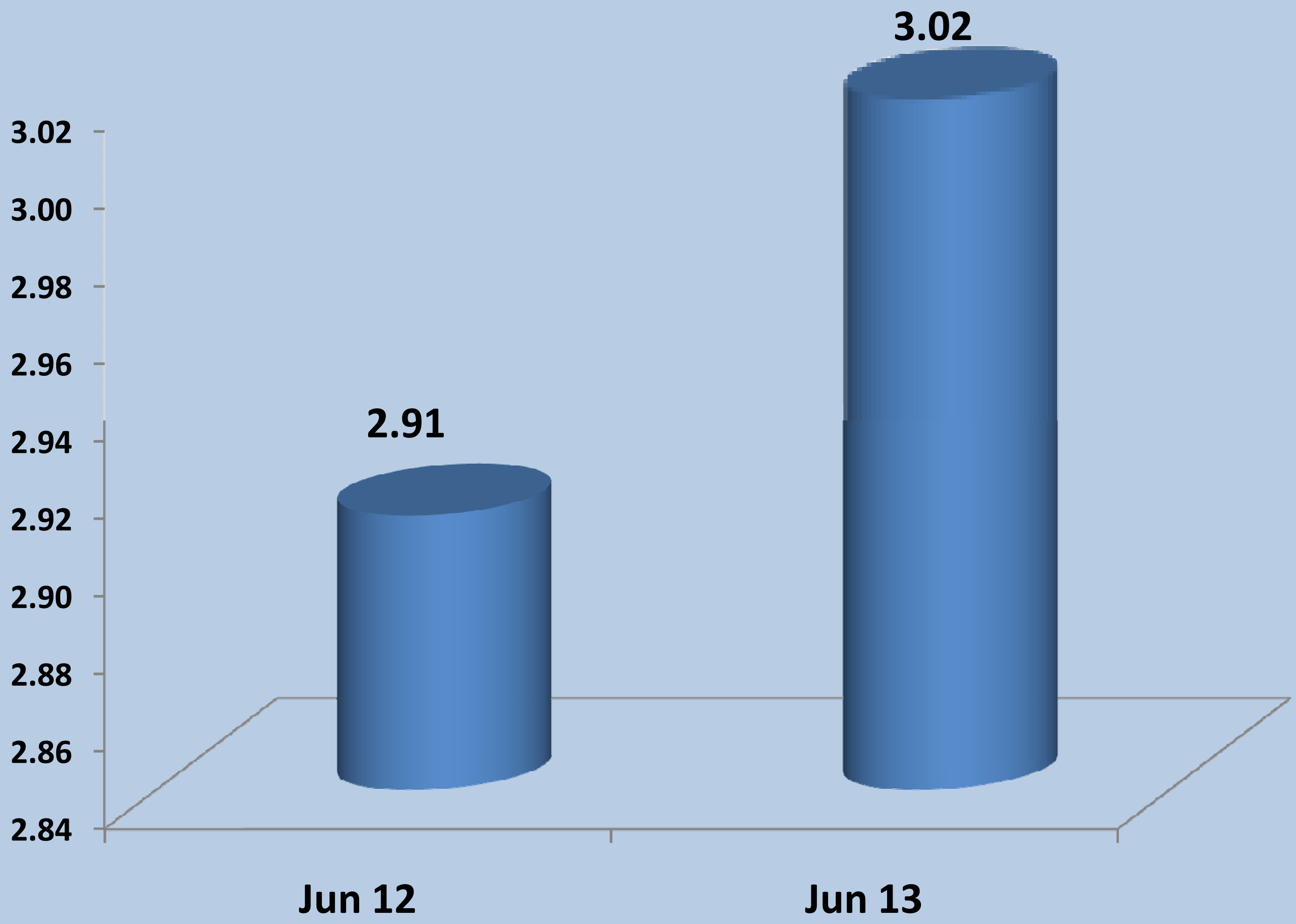
| Particulars | Quarter ended 30.06.12 | 31.03.13 | 30.06.13 | Year endec 31.03.13 | Growth (Jun 13/Jun 12) Abs | % |
|---|---|---|---|---|---|---|
| Staff Expenditure | 259.49 | 363.21 | 265.53 | 1187.82 | 6.04 | 2.33 |
| Rent, taxes, lighting | 29.21 | 36.21 | 36.44 | 132.75 | 7.23 | 24.76 |
| Printing & Stationery | 4.50 | 5.62 | 6.05 | 18.65 | 1.55 | 34.43 |
| Advt. & Publicity | 2.21 | 8.08 | 2.70 | 16.22 | 0.49 | 22.34 |
| Depreciation on fixed assets | 13.17 | 27.31 | 17.83 | 73.93 | 4.66 | 35.41 |
| Directors Fees & Expenses | 0.14 | 0.29 | 0.23 | 0.75 | 0.09 | 62.91 |
| Auditors Fees | 1.30 | 2.12 | 4.99 | 13.20 | 3.69 | 284.14 |
| Law Charges | 1.92 | 3.16 | 2.51 | 9.89 | 0.59 | 30.75 |
| Postage, Telephone etc. | 6.54 | 9.25 | 9.13 | 29.73 | 2.59 | 39.54 |
| Repairs & Maintenance | 13.02 | 9.32 | 7.94 | 39.88 | -5.08 | -39.05 |
| Insurance | 17.79 | 21.93 | 30.69 | 77.47 | 12.90 | 72.51 |
| Other Expenditure | 40.39 | 56.34 | 50.16 | 196.35 | 9.77 | 24.19 |
| **Total Other Operating Expenses** | **389.68** | **542.84** | **434.20** | **1796.64** | **44.52** | **11.42** |

# Net Interest Income

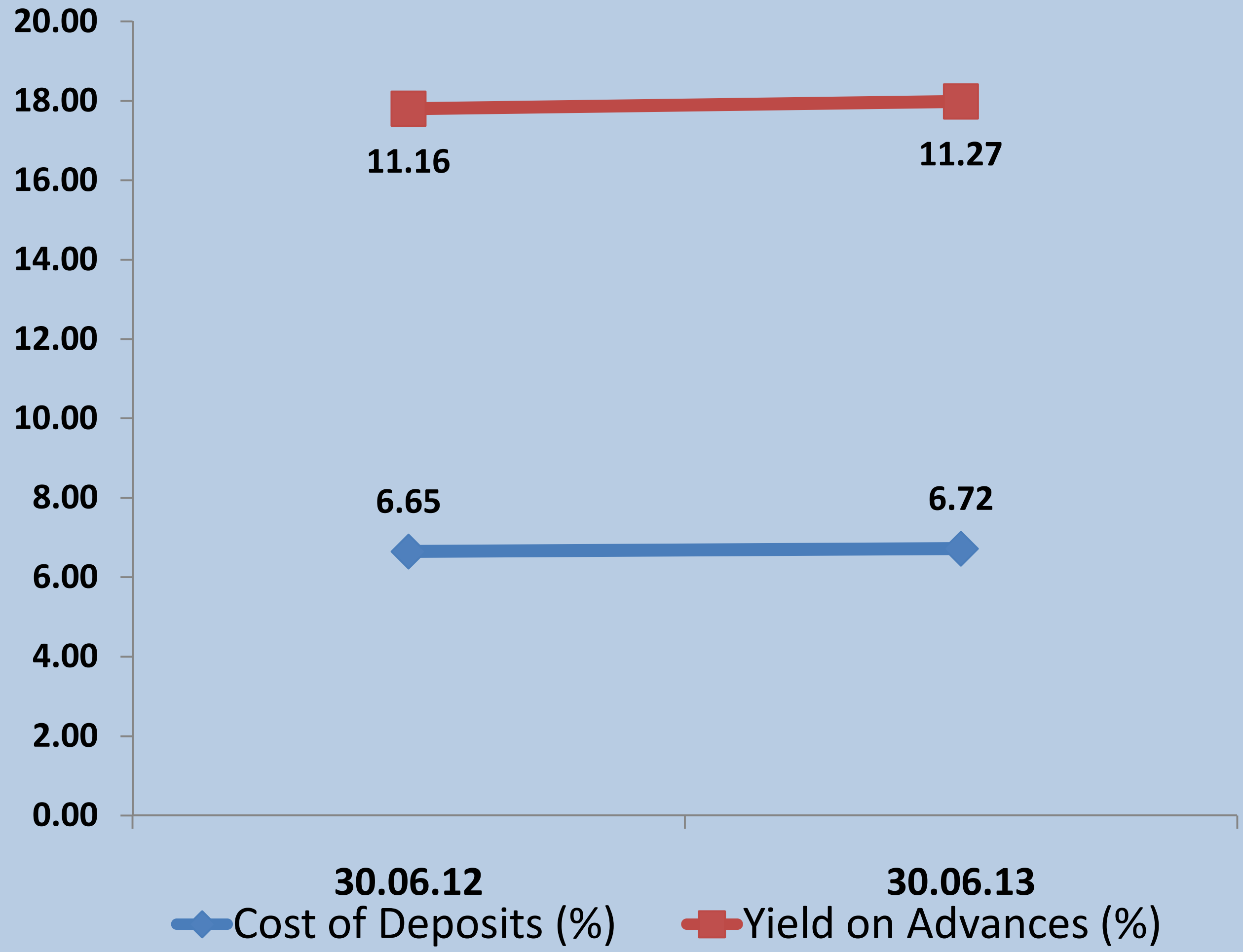
( ₹ in Crore)



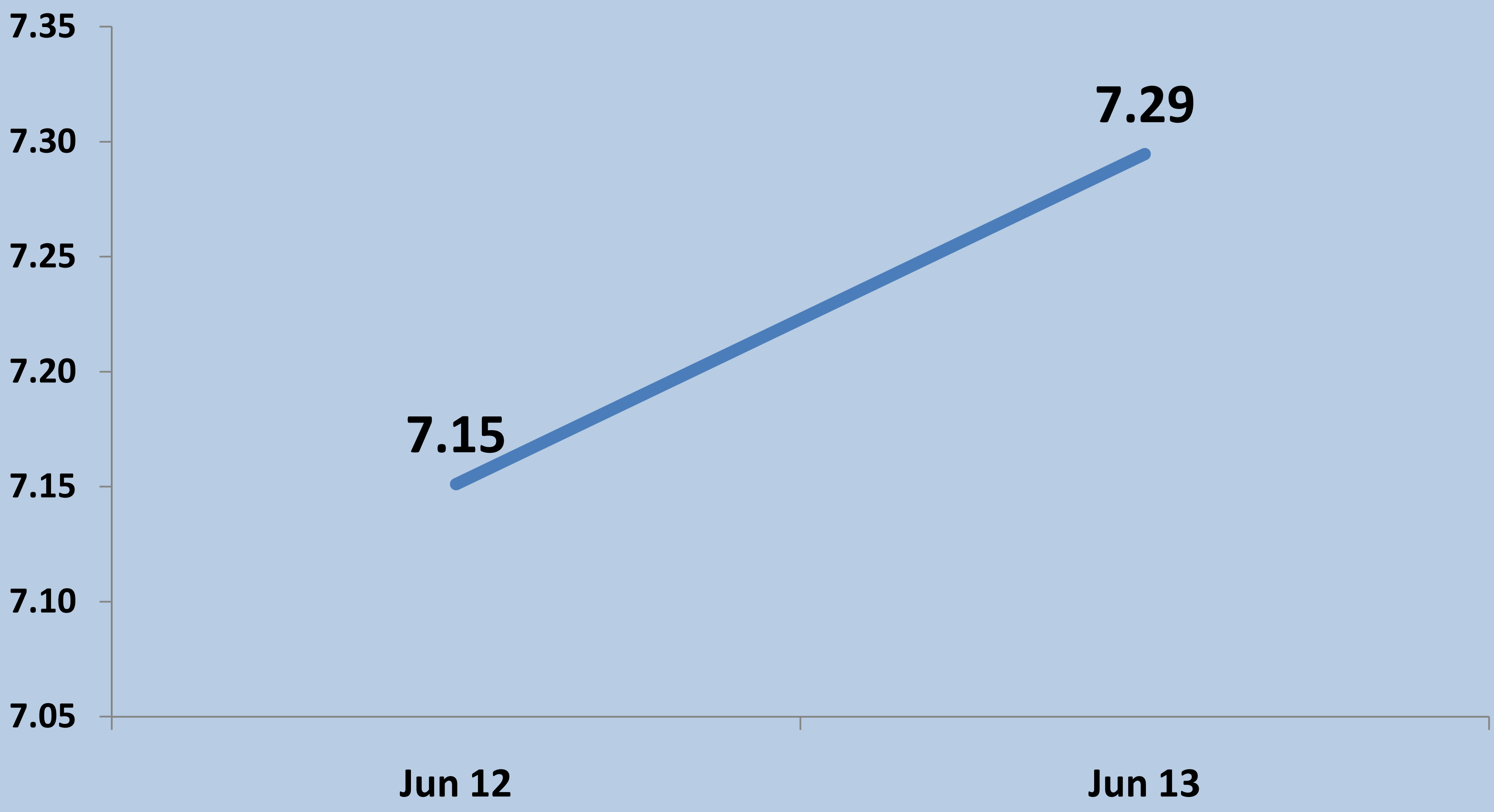
# Net Interest Margin (%)



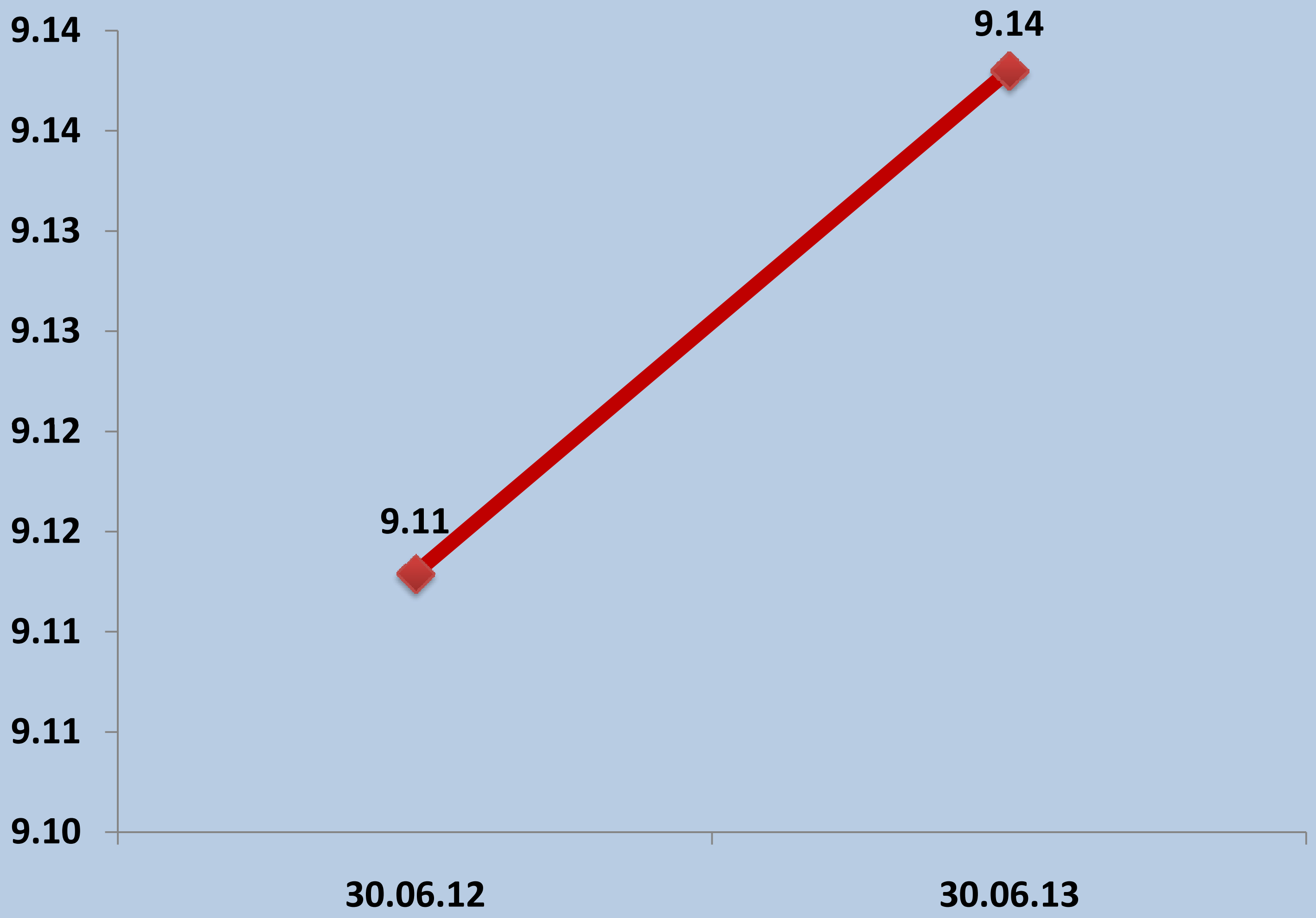
# Cost of Deposits Vs Yield on Advances (%)



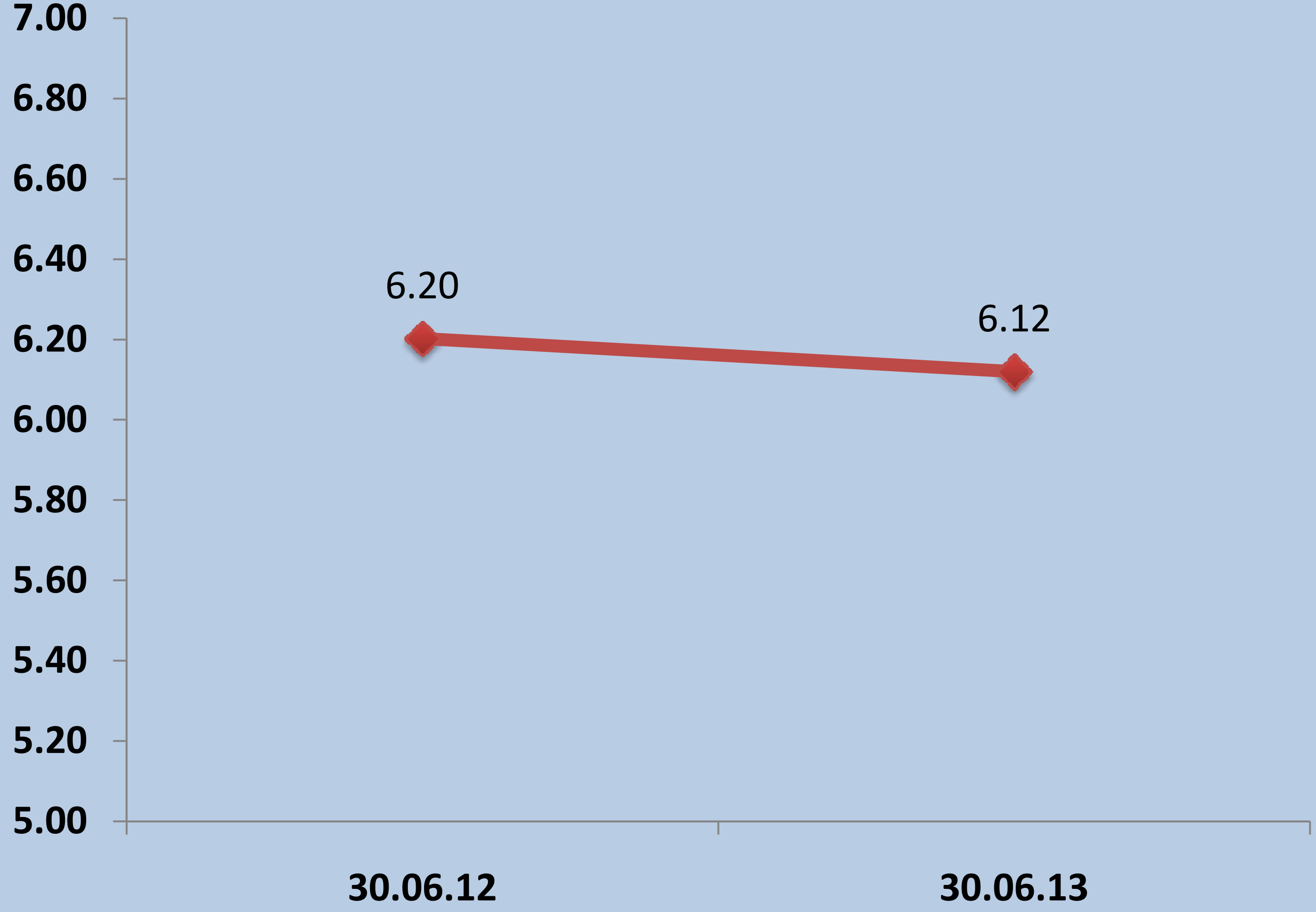
# Yield on Investment (%)



# Yield on Funds (%)



# Cost of Funds (%)



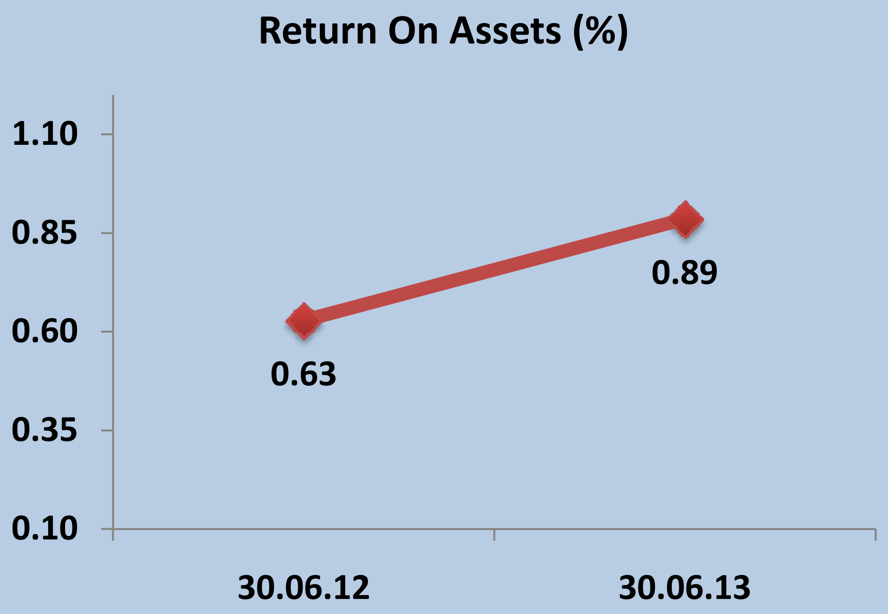
# Earning / Profitability Ratios(%)

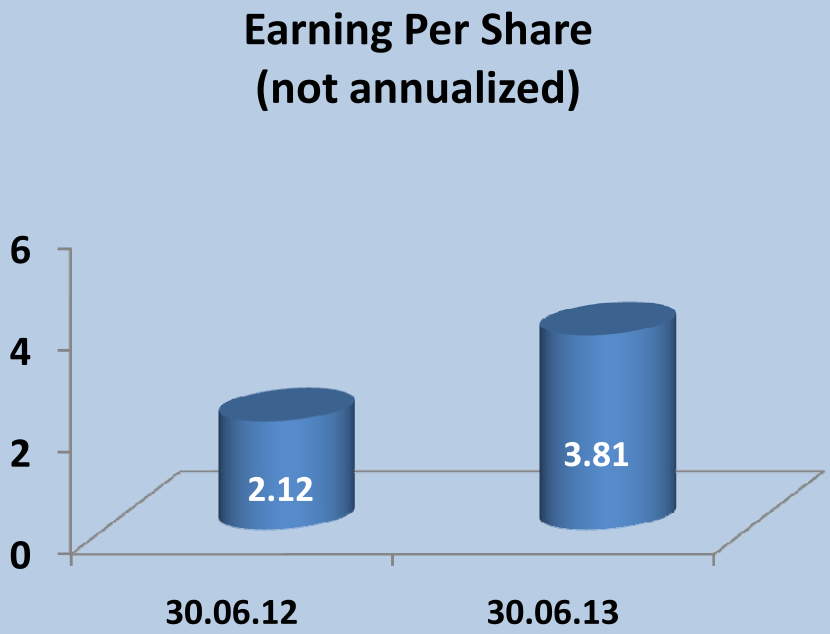
| Particulars | Quarter ended | | |
|---|---|---|---|
| | 30.06.12 | 31.03.13 | 30.06.13 |
| Non-Int income to total income [%] | 8.06 | 12.09 | 7.57 |
| Cost to Income Ratio [%] | 46.96 | 43.31 | 38.32 |
| Staff Cost to Income Ratio [%] | 31.27 | 28.98 | 23.43 |
| Profit Per Branch Annualised [Rs. in Lacs] | 35.27 | 59.95 | 60.67 |
| Profit Per Emp. Annualised [Rs. in Lacs] | 4.14 | 7.62 | 7.33 |
| Business Per Branch [Rs. in crore] | 86.43 | 98.80 | 107.32 |
| Business Per Employee [Rs. in crore] | 10.14 | 12.56 | 12.97 |

# Earning / Profitability Ratios (%)

| Particulars | Quarter ended | | | Year ended |
|---|---|---|---|---|
| | 30.06.12 | 31.03.13 | 30.06.13 | 31.03.13 |
| Asset Utilisation [Op. Profit/AWF] | 1.97 | 2.44 | 2.32 | 2.08 |
| Return on Assets [Net Profit/AWF] | 0.63 | 0.89 | 0.89 | 0.74 |
| Return on Equity [Net Profit/Equity] | 14.95 | 24.15 | 21.40 | 17.32 |
| Earning Per Share (Not Annualized) | 2.12 | 4.14 | 3.81 | 11.88 |
| Book Value Per Share [Closing Tangible Net Worth/No. of Shares] | 56.76 | 67.10 | 71.26 | 67.10 |
| Net-Interest Income to Total Income | 29.36 | 27.53 | 30.53 | 28.82 |
| Non-Interest Income to Total Income | 8.06 | 12.09 | 7.57 | 8.66 |

# EPS & ROA (%)


Return On Assets (%)
1.10
0.85
0.60
0.35
0.10
0.63
0.89
30.06.12
30.06.13


Earning Per Share
(not annualized)
6
4
2
0
2.12
3.81
30.06.12
30.06.13

# THANK YOU