



**Q1 2011-12**

**Investor Presentation**

# INDEX

<b>Page</b>	<b>Contents</b>	<b>Page</b>	<b>Contents</b>	<b>Page</b>	<b>Contents</b>
2	INDEX	13	CASA Deposits	26	Treasury Operations
3-4	About Us	14	Advances - Sector wise	27	Employee productivity
5	Financial Highlights Q1 2010-11	15	Advances -categorywise	28	Owned Funds
6	Income & Expenses	16	Advances - Breakup	29	CRAR
7	Provisions & Contingencies	17	Infrastructure Advances	30	Branch Network
8	Key figures	18-19	Sector-wise Restructured Accounts	31	A decade progress
		20	Advances-Breakup	32	BCG project
9	Key Ratios	21	Advances-Sensitive	33	New initiatives
10	Cost, Yield, Spread	22	Gross/Net NPA	34-36	Awards & Recognitions
11	Cost, Yield - Quarterly Analysis	23-24	Coverage Ratio/Movement of NPA	37	Targets 2011-12
12	Deposits&Advances	25	Investment Portfolio	38-39	Outlook



# About Us

## Origin

Started in the year 1916 in Karur by two illustrious sons of the soil Sri. M.A.Venkatarama Chettiar & Sri. Athi Krishna Chettiar with a seed capital of Rs.1.00 lakh which has grown into a leading financial institution that offers various financial services to millions of its customers under one roof

## Vision

Delight the customers continually by blending tradition with technology to deliver innovative products and services at affordable rates through a pan-India branch network



# About Us

- Banking tradition of 95 years
- Quick to adopt ourselves to the changing banking scenario
- Earning profits since its inception
- Declaration of uninterrupted dividend
- Dividend of 120% paid for five years 2006,2008,2009, 2010 & 2011
- During FY 2010-11, the bank has rewarded its shareholders by Bonus shares at 2:5, and also issued rights shares at 2:5 (after bonus) with a low premium of Rs. 140
- Dividend of 120% paid for the year 2011 on enhanced capital
- Have 371 branches and 495 ATMs
- All branches are enabled with CBS facility

# Financial Highlights June 2011

- Net profit rose to Rs.116.70 Cr from Rs.84.48 Cr, a rise of 38.14%.
- Return on Average Assets stood at 1.65%
- Net Interest Margin stood at 3.18%
- Capital Adequacy Ratio stood at 14.83% (Basel II) as against the regulatory minimum of 9%.
- Gross NPA % to Gross Advance has come down to 1.48% from 1.67% last year.
- For the last four fiscals, the bank has not allowed its Net NPA level to go beyond 0.25% , the Net NPA stood at 0.21% as of 30<sup>th</sup> June 2011.
- Coverage Ratio stood at 85.88%, as against the stipulated level of 70%.

# Incomes & Expenses

Particulars	Q1 11-12	Q1 10-11	Growth %	Q4 10-11	Growth Over Q4(10-11)
<b>1. Interest income</b>	694.52	492.08	41.14%	631.74	9.94%
<b>2. Non Interest Inc( i to iii)</b>	74.20	52.19	42.18%	63.63	16.61%
i. Profit from investment	2.63	1.34	95.94%	0.39	574%
ii. Comm & Exchange	50.36	41.64	20.94%	58.81	-14.37%
iii. Other Income	21.21	9.21	130.29%	4.43	+379%
<b>A. Total Income (1+2)</b>	<b>768.72</b>	<b>544.27</b>	<b>41.24%</b>	<b>695.37</b>	<b>10.55%</b>
<b>3. Interest expended</b>	489.53	321.46	52.28%	420.39	16.45%
<b>4. Establishment</b>	62.26	50.32	23.73%	67.67	-7.99%
<b>5. Operating expenses</b>	51.67	42.49	21.61%	61.42	-15.87%
<b>B. Total Expenses (3 to 5)</b>	<b>603.46</b>	<b>414.27</b>	<b>45.67%</b>	<b>549.48</b>	<b>9.82%</b>
<b>C. Operating profit (A-B)</b>	<b>165.26</b>	<b>130.00</b>	<b>27.12%</b>	<b>145.89</b>	<b>13.28%</b>
<b>D. Provisions</b>	48.56	45.52	6.68%	30.60	58.69%
<b>E. Net Profit (C-D)</b>	<b>116.70</b>	<b>84.48</b>	<b>38.14%</b>	<b>115.29</b>	<b>1.22%</b>

<b>Net interest income</b>	205.00	170.63	20.14%	211.35	-3.00%
----------------------------	--------	--------	--------	--------	--------

# Provisions & contingencies

Provision for	Q1 2011-12	Q1 2010-11	Q4 10-11 Cr
Prov for Advances	15.50	4.00	NIL
Taxes	10.95	42.12	27.83
Depreciation on Inv.	22.11	-0.58	2.77
Total	48.56	45.52	30.60

# Key figures

Particulars	June 2011 Rs. In Cr	June 2010 Rs. In Cr	Growth Rate
Total Business	43704	34464	26.81% ↑
Deposits	25178	20274	24.19 ↑
Advances	18526	14190	30.55% ↑
CASA	5679	4908	15.71% ↑
<b>% to total Deposit</b>	<b>22.56%</b>	<b>24.21%</b>	
Net Profit	116.70	84.48	38.14% ↑
Net Interest Income	205.00	170.63	20.14% ↑
Comm& Exchange	50.36	41.64	20.95% ↑
Operating Profit	165.26	130.00	27.12% ↑
Total Asset	29501	23035	28.07% ↑



# Key Ratios

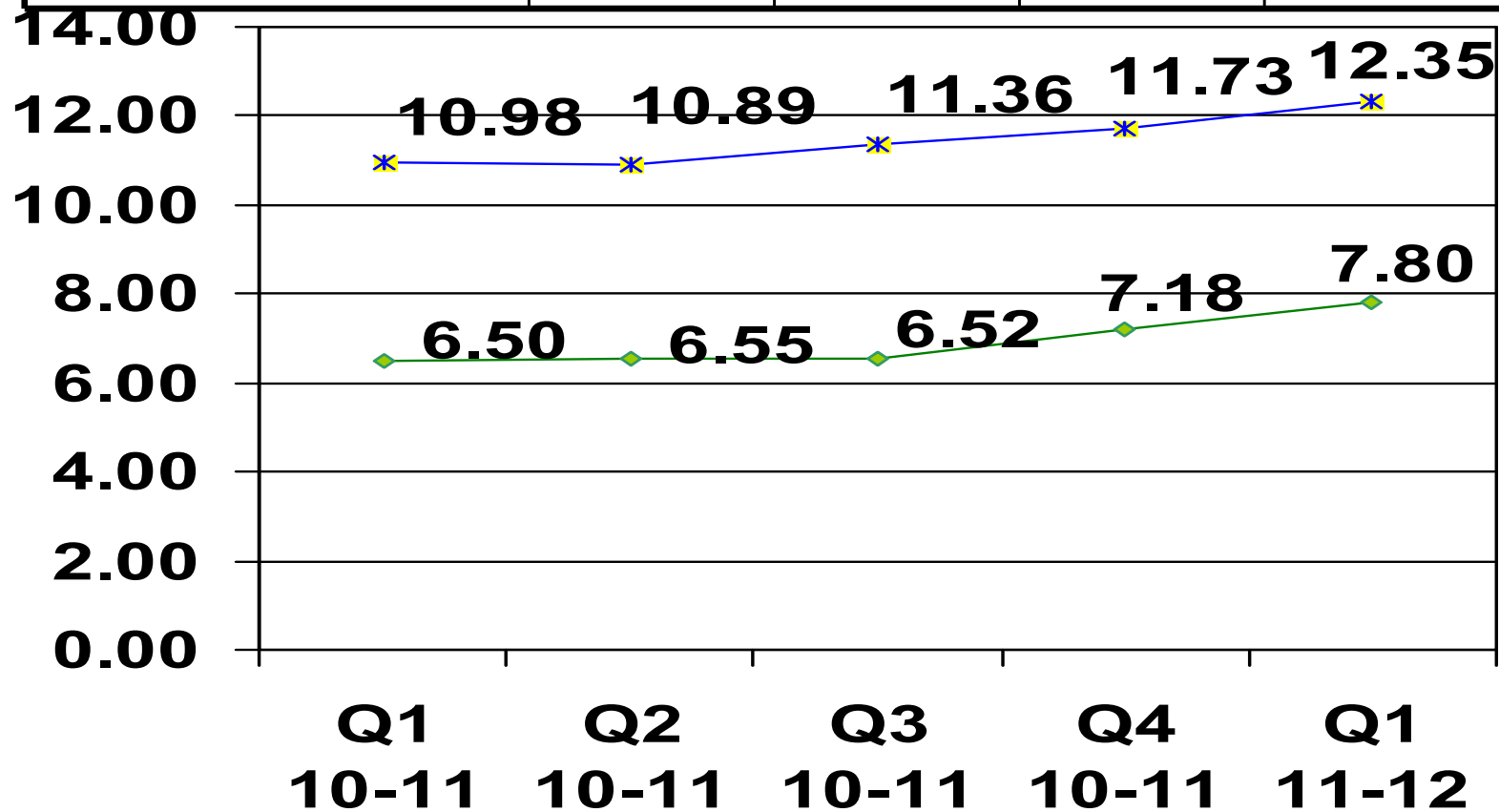
Ratio	Q1 2011-12	Q1 2010-11
Earnings Per share (In Rs.)	11.56	15.52
Adjusted	-	9.08
Diluted	11.56	15.52
Return on Assets	1.65%	1.50%
Return on Networth	19.70%	19.83%
Cost to Income Ratio	40.81%	41.65%
Non Interest Income to Total Income	9.65%	9.59%
Staff Expenses to Total Expenses	10.32%	12.15%

# Cost, Yield, Spread & NIM

<b>Particulars</b>	<b>Q1 2011-12</b>	<b>Q1 2010-11</b>
Cost of Deposits	7.80%	6.51%
Yield on Advances	12.35%	11.01%
Cost of Funds	7.77%	6.48%
Yield on Funds	10.17%	9.25%
Spread	2.40%	2.77%
NIM	3.18%	3.37%

## Cost, Yield - Quarterly Analysis

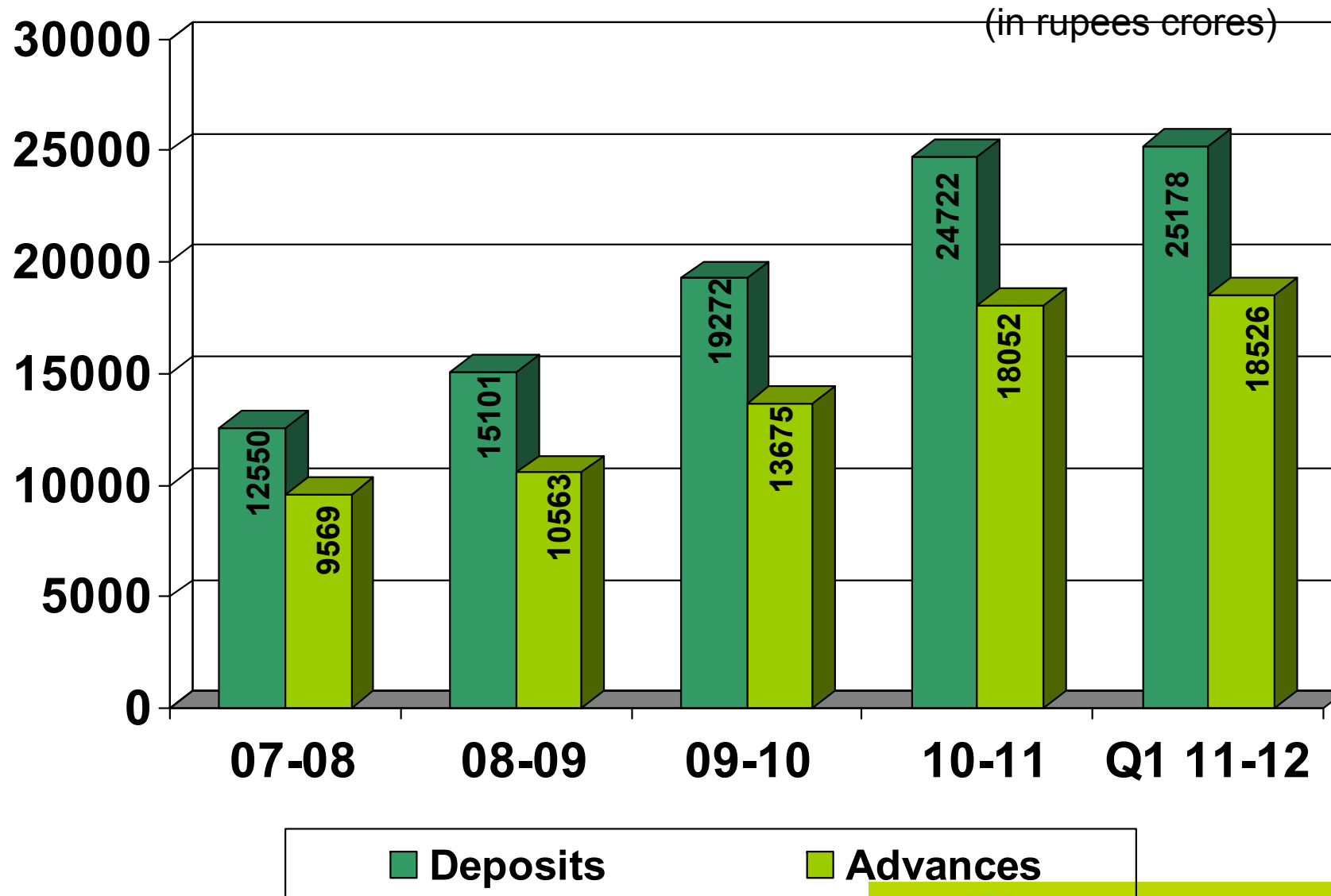
Particulars	10-11 Q1	10-11 Q2	10-11 Q3	10-11 Q4	11-12 Q1
Cost of Deposits	6.50%	6.55%	6.52%	7.18%	7.80%
Yield On Advances	10.98%	10.89%	11.36%	11.73%	12.35%



◆ Cost
 ✱ Yield



# Deposits & Advances



# Average CASA & Average Term deposits

Rs. In Cr

Average of	June 11	June 10	Incremental deposits	% Growth
Avg. Deposits	24096	19290	4806	24.91%
Avg. Demand Deposit %to total	2286 9.49%	1916 9.93%	370 7.70%	19.29%
Avg. Savings Deposit %to total	3169 13.15%	2556 13.25%	613 12.75%	24.02%
Avg. Time Deposit %to total	18641 77.36%	14818 76.82%	3823 79.54%	25.80%
Cost of Term	9.43%	7.90%		

The Average CASA percentage decreased by 0.54% from 23.18% to 22.64%.

# Advances – Sectorwise

(Rupees in crore)

A)PRIORITY SECTOR	Jun-11	Jun-10	June 11 % TO Total	June 10 % TO Total	Qtm growth YOY	% Growth YOY
1.Agriculture	2945.42	1773.88	15.90%	12.50%	1171.54	66.04
2.SME	2546.71	2417.36	13.75%	17.03%	129.35	5.35
3.Other priority sectors	635.84	572.2	3.43%	4.03%	63.64	11.12
sub total(1-3)	6127.97	4763.44	33.08%	33.57%	1364.53	28.65
Of which advances to WEAKER SECTION	1427.94	1051.95	7.71%	7.41%	375.99	35.74
<b>B)OTHER SECTORS</b>						
4.Export Credit	747.34	602.89	4.03%	4.25%	144.45	23.96
5.Banks	0	0	0.00%	0.00%	0	0
6.NBFC	587.28	371.61	3.17%	2.62%	215.67	58.04
7.Governments(Central/State)	1966.51	1628.23	10.61%	11.47%	338.28	20.78
8.Food Credit(FCI consortium)	355.91	100.8	1.92%	0.71%	255.11	253.09
9.Other PSUs	337.77	411.13	1.82%	2.90%	-73.36	-17.84
Sub Total(4-9)	3994.81	3114.66	21.56%	21.95%	880.15	28.26
10.All Other**	8403.24	6312.84	45.36%	44.49%	2090.4	33.11
<b>Total(1-10)</b>	<b>18526.02</b>	<b>14190.94</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4335.08</b>	<b>30.55</b>

\*\*This includes Schematic loans, Real estate, private corporates, Deposit Loans, capital market exposure etc

# Advances – categorywise

(Rupees in crore)

IN CRORES

	June 2011	June 2010	% TO TOTAL ADVANCE	Qtm over June 2010	% Growth over June 2010
INDUSTRY EXPOSURE	7588.79	6295.33	40.96	1293.46	20.55
TRADING	1653.58	1748.30	8.93	-94.72	-5.42
BILLS	462.04	1039.14	2.49	-577.10	-55.54
JL	3316.08	1921.38	17.90	1394.70	72.59
OTHER EXPOSURES	5505.53	3186.79	29.72	2318.74	72.76
TOTAL ADVANCES	18526.02	14190.94	100.00	4335.08	30.55

\* Industrywise breakup given on next page

\*\* This includes Deposit Loans, Schematic loans, Real estate, Capital Market exposure etc

# Breakup for industry exposure (Rupees in crore)

INDUSTRY	JUNE 2011	JUNE 2010	June 11 % TO Total Advance	June10 % To Total Advance	Quantum Growth YOY	% Growth YOY
TEXTILES	1818.11	1460.60	9.81%	10.29%	357.51	24.48%
INFRASTRUCTURE**	2927.07	2193.12	15.80%	15.45%	733.95	33.47%
FOOD PROCESSING	499.08	471.95	2.69%	3.33%	27.13	5.75%
BEVERAGE & TOBACCO	97.16	104.81	0.52%	0.74%	-7.65	-7.30%
LEATHER	1.77	23.04	0.01%	0.16%	-21.27	-92.32%
WOOD	82.84	55.89	0.45%	0.39%	26.95	48.22%
PAPER	72.71	128.62	0.39%	0.91%	-55.91	-43.47%
PETROLEUM	1.21	5.75	0.01%	0.04%	-4.54	-78.96%
RUBBER	132.88	53.03	0.72%	0.37%	79.85	150.58%
GLASS	5.43	21.76	0.03%	0.15%	-16.33	-75.05%
CEMENT	187.01	170.80	1.01%	1.20%	16.21	9.49%
METAL	193.91	153.60	1.05%	1.08%	40.31	26.24%
ALL ENGINEERING	172.54	149.90	0.93%	1.06%	22.64	15.10%
AUTO PARTS	184.73	256.91	1.00%	1.81%	-72.18	-28.10%
GEMS & JEWELLERY	107.60	95.20	0.58%	0.67%	12.4	13.03%
CONSTRUCTION	31.96	50.25	0.17%	0.35%	-18.29	-36.40%
CHEMICALS & PRODUCTS	472.44	414.63	2.55%	2.92%	57.81	13.94%
IRON AND STEELS	600.34	485.47	3.24%	3.42%	114.87	23.66%
<b>INDUSTRY_ ADVANCES Total</b>	<b>7588.79</b>	<b>6295.33</b>	<b>40.96%</b>	<b>44.36%</b>	<b>1293.46</b>	<b>20.55%</b>

\*\* Breakup given on next page





# Infrastructure Advances

IN CRORES

	June 2011	June 2010	% TO TOTAL ADVANC E	Quantum over June 2010	% Growth over June 2010
<b>INFRASTRUCTURE</b>					
<b>POWER</b>	<b>1884.63</b>	<b>1304.77</b>	<b>10.44</b>	<b>579.86</b>	<b>44.44</b>
<b>ROAD</b>	<b>190.20</b>	<b>117.49</b>	<b>1.05</b>	<b>72.71</b>	<b>61.89</b>
<b>TELECOMMUNICATION</b>	<b>90.93</b>	<b>134.17</b>	<b>0.50</b>	<b>-43.24</b>	<b>-32.23</b>
<b>INFRA OTHERS</b>	<b>761.31</b>	<b>636.69</b>	<b>4.22</b>	<b>124.62</b>	<b>19.57</b>
<b>TOTAL</b>	<b>2927.07</b>	<b>2193.12</b>	<b>16.21</b>	<b>733.95</b>	<b>33.47</b>
<b>% TO TOTAL ADVANCES</b>	<b>15.80%</b>	<b>15.45%</b>			

\*\*POWER (1885 Cr): Government 1594 Cr + Pvt 291 Cr (June 2011)

# SECTORWISE RESTRUCTURED ACCOUNTS

S.NO	SECTOR	NO. OF ACCOUNTS		AMOUNT (RS.in Cr)		(&#x2D;) to total Rest. Adv	
		June11	Mar 11	June11	Mar 11	June11	Mar 11
1	FOOD	8	7	4.26	4.31	0.87	0.84
1	STEEL	2	1	15.76	10.44	3.22	2.03
2	TEXTILE	43	45	271.58	284.07	55.50	55.19
3	REAL ESTATE	24	24	5.13	5.25	1.05	1.02
4	COMMERCIAL REAL ESTATE	11	11	13.86	15.01	2.83	2.92
5	PAPER	2	2	4.00	4.24	0.82	0.82
6	PHARMA	1	1	11.44	11.39	2.34	2.21
7	CHEMICAL	2	2	14.36	14.87	2.93	2.89
8	OTHERS	52	53	148.98	165.11	30.44	32.08
<b>TOTAL</b>		<b>145</b>	<b>146</b>	<b>489.37</b>	<b>514.69</b>	<b>100.00</b>	<b>100.00</b>
<b>%to total Advance</b>				<b>2.64%</b>	<b>2.85%</b>		

# Movement of Restructured Advances

<b>Movement of Restructured Accounts during the period April 2011 to June 2011 (Q1)</b>	<b>No. OF A/Cs</b>	<b>AMT ( IN CR)</b>
Restructured accounts as on 31.03.2011	<b>146</b>	<b>514.69</b>
Addition during the period - [A]	<b>8</b>	<b>44.29</b>
Accounts closed during the period - [B]	<b>4</b>	<b>16.23</b>
Amount recovered during the period - [C]	<b>-</b>	<b>18.63</b>
Accounts slipped into NPA during the period - [D]	<b>5</b>	<b>34.75</b>
Restructured accounts as on 30.06.2011 <b>A-(B+C+D)</b>	<b>145</b>	<b>489.37</b>

# Advances-Breakup

(Rs in Cr)

	30.06.2011	June 2010	% TO TOTAL ADVANCE	Quantum over June 2010	% Growth over June 2010
<b>CORPORATE BANKING (ABOVE 5 CRORES)</b>	8142.95	7845.00	43.95	297.95	3.80%
<b>RETAIL BANKING (BELOW 5 CRORES)</b>	10383.07	6345.94	56.05	4037.13	63.62%
<b>TOTAL</b>	18526.02	14190.94	100.00		

SECTOR	June 2011	June 2010	% TO TOTAL ADVANCE	Quantum over June 2010	% Growth over June 2010
<b>BILLS PURCHASED AND DISCOUNTED</b>	462.03	1039.14	2.49%	-577.11	-55.54%
<b>CASH CREDIT, OVERDRAFT AND LOANS REPAYABLE ON DEMAND</b>	9147.38	5914.73	49.38%	3232.65	54.65%
<b>TERM LOAN</b>	8916.61	7237.07	48.13%	1679.54	23.21%
<b>TOTAL</b>	18526.02	14190.94	100.00%	4335.08	30.55%

# Advances - Other details

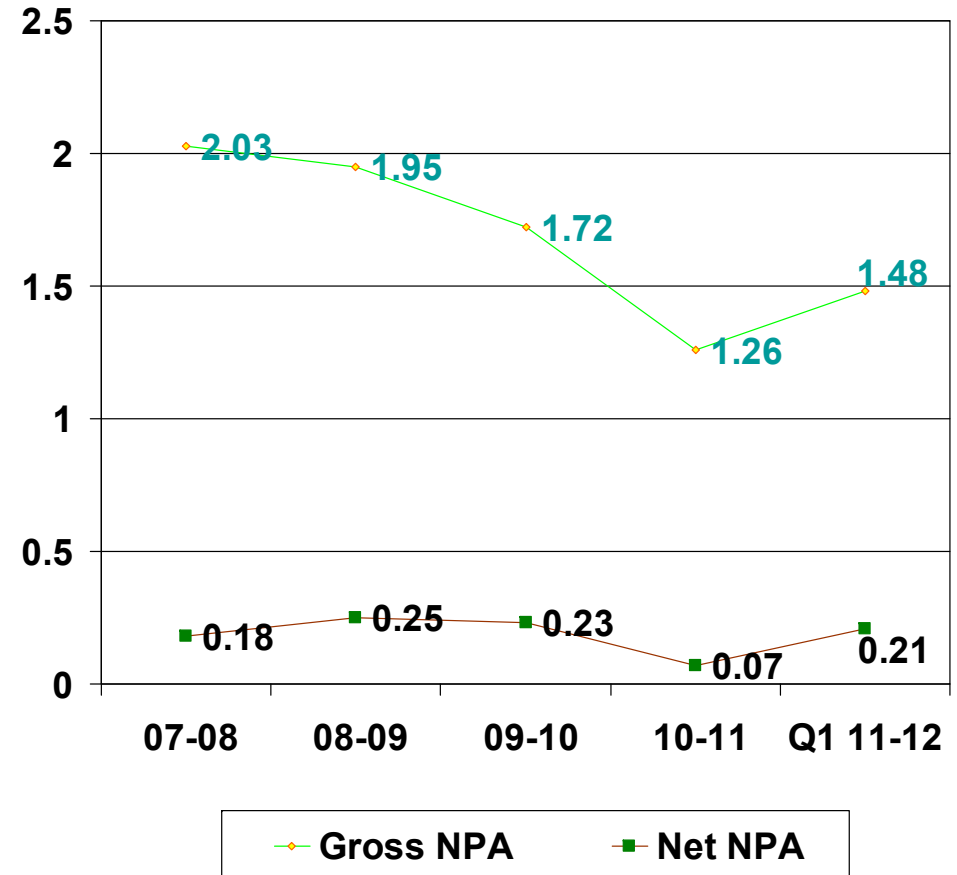
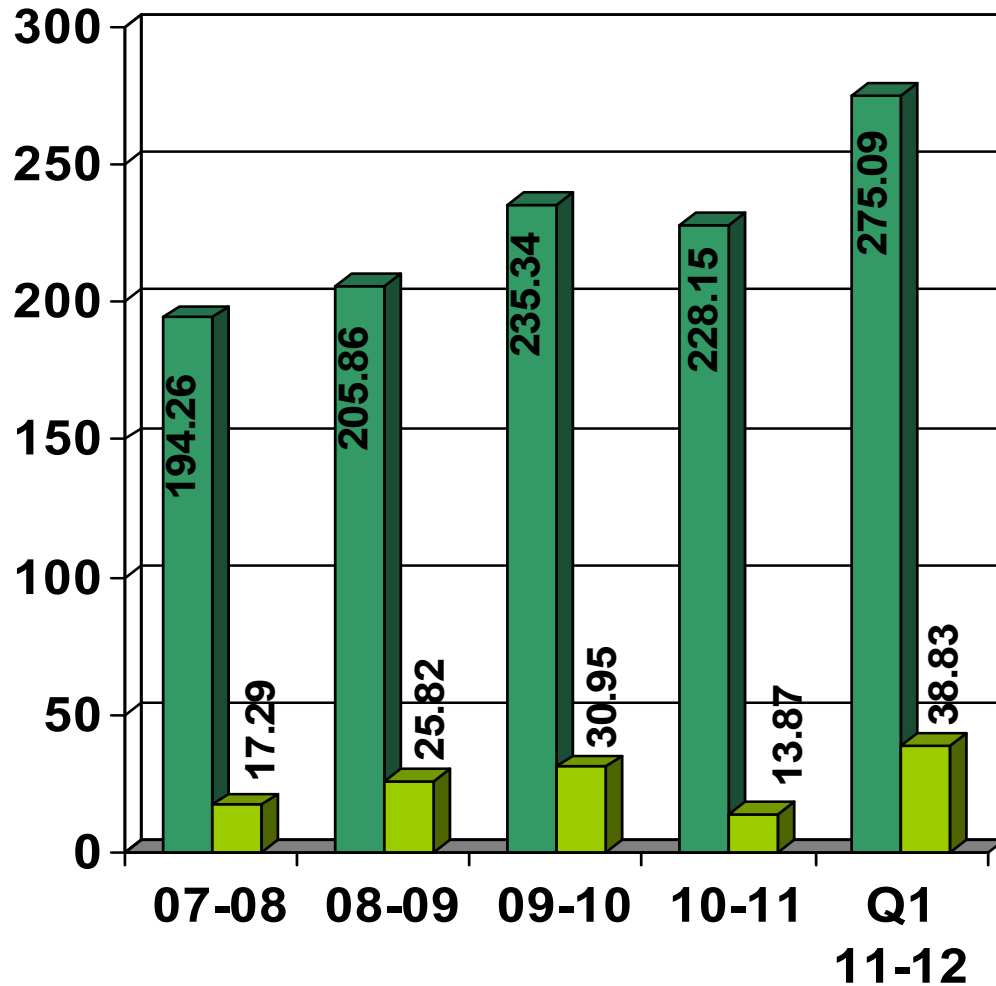
(Rs. In Cr)

<b>Particulars</b>	<b>June 11</b>	<b>June 10</b>
<b>Commercial Real Estate</b>	<b>390.12</b>	<b>346.13</b>
<b>Capital Market (Advances)</b>	<b>49.21</b>	<b>8.53</b>
<b>Housing Loans</b>	<b>464.00</b>	<b>363.24</b>
<b>Auto loans</b>	<b>721.36</b>	<b>580.61</b>
<b>NBFCs</b>	<b>194.76</b>	<b>307.16</b>
<b>Personal Loans</b>	<b>276.13</b>	<b>200.05</b>

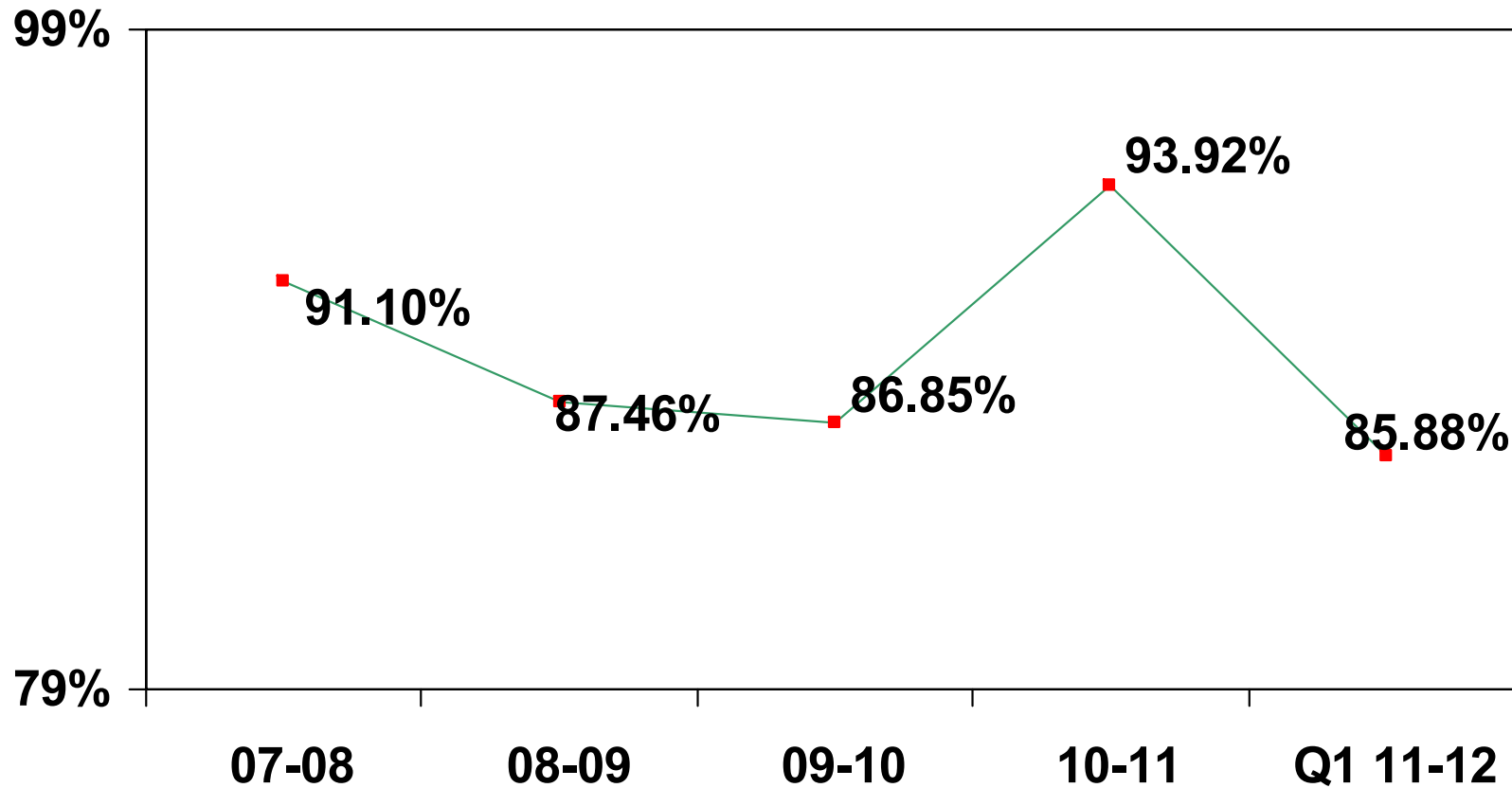
# Gross NPA & Net NPA

(as a % of advances)

(in rupees crores)



# Coverage Ratio (%)



# Movement of NPA

Items	June-11	June-10
<b>(ii) Movement of NPAs (Gross)</b>		
(a)Opening balance	228.15	235.34
(b)Additions during the year	61.90	20.16
(c)Reductions during the year	14.96	18.81
(d)Closing balance	275.09	236.69
<b>(iii) Movement of Net NPAs</b>		
(a)Opening balance	13.87	30.95
(b)Additions during the year	31.98	7.43
(c)Reductions during the year	7.02	14.07
(d)Closing balance	38.83	24.31
<b>(iv) Movement of provisions for NPAs (excluding provision on Standard Assets)</b>		
(a)Opening balance	182.42	177.50
(b)Provisions made during the year	19.62	5.74
(c)Write off/ Write back of excess provision	7.02	2.80
(d)Closing balance	195.02	180.44



# Investments Portfolio

(Rs. In Cr)

<b>Particulars</b>	<b>JUNE 11</b>	<b>Under HTM</b>	<b>Under AFS &amp; HFT</b>
SLR	7645	5976	1669
Non SLR (Excl. RIDF)	651	58	593
RIDF Investment	621	621	Nil
Total Investments	8917	6655	2262
% to total	100%	74.63%	25.37%
Mod. Duration	5.33	5.86	3.89

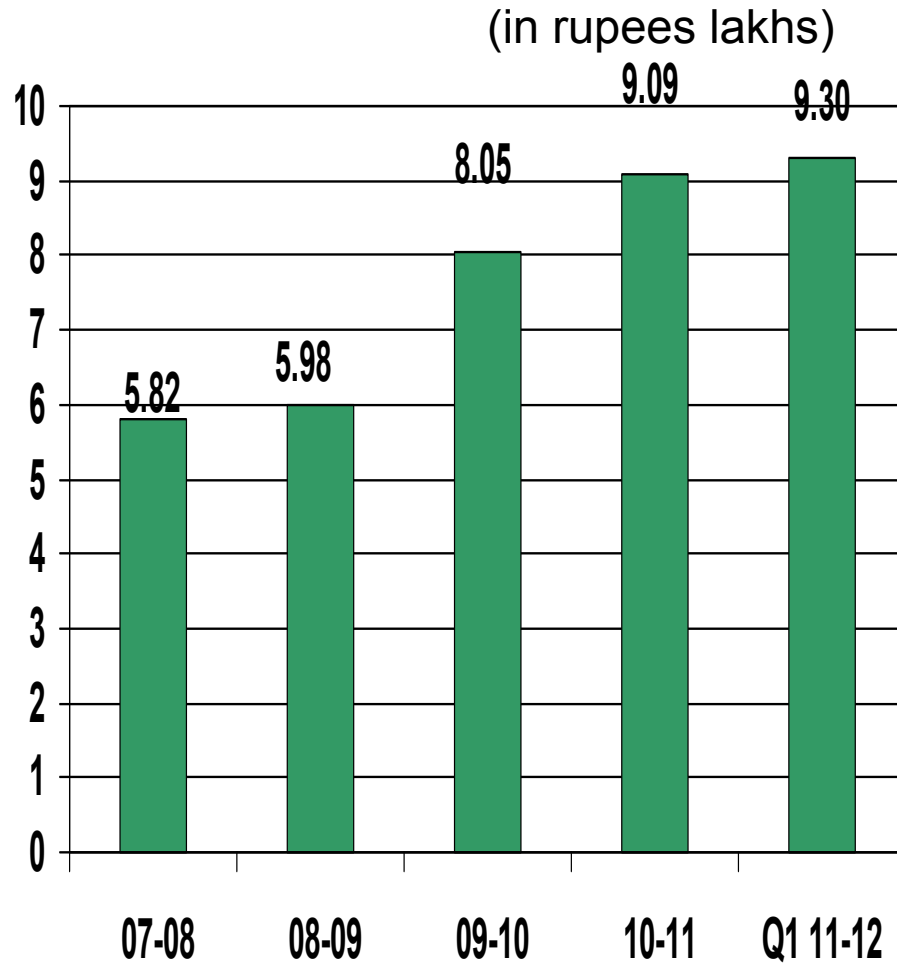
# Investment Treasury Operations

(Rs. In Crs)

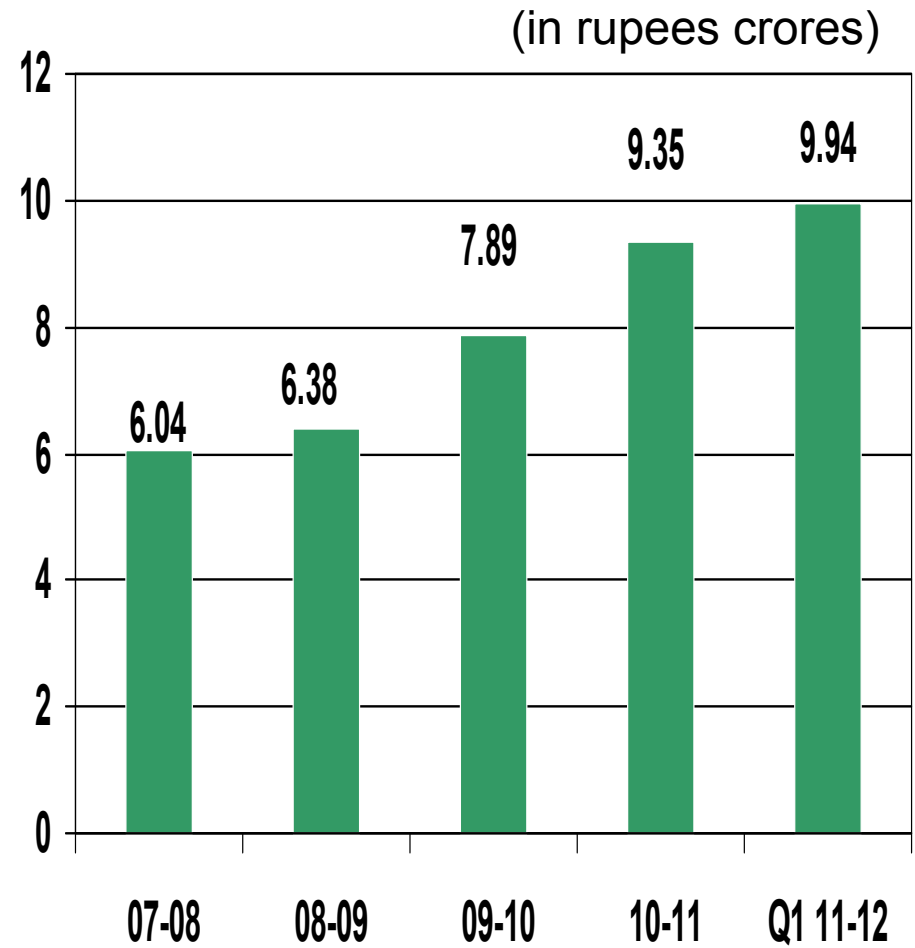
Particulars	June 11	June 10
Total Investment	8917	6986
Investment (Excl RIDF)	8296	6401
Avg. Investment	8035	6777
Avg Investment (Excl. RIDF)	7412	6220
Trading Profit	2.63	37.74

Particulars	Q1 11-12	FY 10-11	10-11 Q1	10-11 Q2	10-11 Q3	10-11 Q4
Yield on Investment	7.58%	7.48%	7.38%	7.56%	7.52%	7.48%

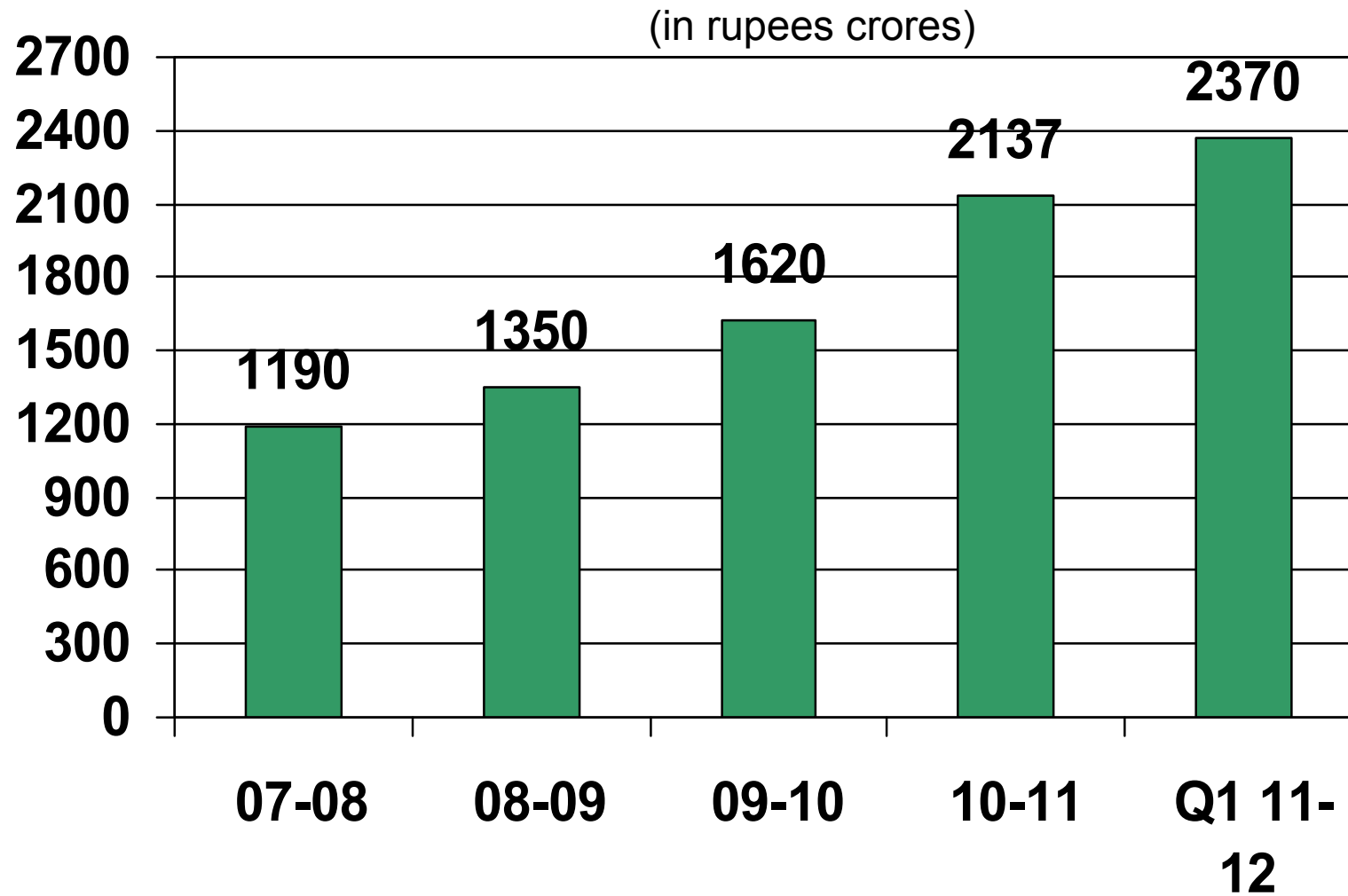
# Profit Per Employee



# Business Per Employee



# Owned Funds



# Capital Adequacy Ratio

	<b>June 11</b>	<b>June 10</b>	<b>Mar 11</b>
<b>Tier I Capital</b>	2233	1695	2117
<b>Tier II Capital</b>	221	202	217
<b>Total Capital</b>	2454	1897	2334
<b>CRAR – Basel II</b>	14.83%	14.52%	14.41%
<b>Tier I CRAR</b>	13.50%	12.97%	13.07%
<b>Tier II CRAR</b>	1.33%	1.55%	1.34

- **Bank has raised Rs. 150 crore Lower Tier II bonds to augment capital requirement during 2009-10.**
- **The bank is rated "LA+" by ICRA for its long term bond issuance**
- **Also the bank is having top ratings from Crisil "P1+" and ICRA "A1+" for its short term deposits**

# Branch Network of 371 branches

STATE	June 11	Mar 11
TAMILNADU	197	197
ANDHRA PRADESH	78	77
KARNATAKA	25	25
MAHARASHTRA	20	20
GUJARAT	9	9
KERALA	9	9
DELHI	7	7
HARYANA	4	4
PUNJAB	4	4
M.P.	3	3
ORISSA	3	3
UTTARPRADESH	3	3
WEST-BENGAL	3	3
PONDICHERY	2	2
CHANDIGARH	1	1
CHATTISGARH	1	nil
GOA	1	1
RAJASTHAN	1	1
Grand Total	371	369

Category	June 11	Mar 11
Metro	67	67
Urban	111	110
Semi Urban	137	136
Rural	56	56

# A Decade Progress

(Rs in Cr)

Year	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
<b>Paid up Capital</b>	6.00	16.41	17.98	17.98	17.98	49.49	53.94	53.95	54.44	94.49
<b>Reserves</b>	424.11	542.27	694.05	742.90	853.65	1013.67	1136.06	1296.21	1565.54	2020.05
<b>Owned funds</b>	430.11	558.68	712.03	760.88	871.63	1063.16	1190.00	1350.16	1619.98	2136.98**
<b>CRAR - Basel I</b>	16.90%	17.01%	17.11%	16.07%	14.79%	14.51%	12.58%	13.08%	12.48%	12.16%
<b>Basel II</b>	-	-	-	-	-	-	-	14.92%	14.49%	14.41%
<b>Deposits</b>	4180	5122	5911	6672	7577	9340	12550	15101	19272	24722
<b>Advances</b>	2460	3344	4023	4620	5701	7194	9569	10563	13675	18052
<b>Investments</b>	1539	1845	2173	2219	2298	2874	3526	4716	6649	7776
<b>Gross Income</b>	587.01	648.07	721.87	703.92	771.45	986.55	1289.33	1711.30	2004.92	2482
<b>Net Profit</b>	108.51	124.97	161.05	105.34	135.35	160.01	208.33	235.84	336.03	415.59
<b>Dividend</b>	70%	70%	100%	100%	120%	100%	120%	120%	120%	120%*
<b>Branches</b>	211	214	223	231	238	269	288	312	335	369
<b>EPS (Rs.)</b>	180.85	156.28	89.58	58.59	28.29	32.80	38.62	43.71	62.23	44.90
<b>Book Value(Rs.)</b>	716.85	340.45	396.05	423.22	484.80	197.09	220.61	250.25	297.60	200.33
<b>No of Employees</b>	2865	2833	2849	2811	2908	3286	3580	3941	4175	4574

\*\*Includes Calls received in advance Rs 22.44 Cr

\* Proposed Dividend

# BCG Project

**The bank has engaged the services of BCG – Boston Consulting Group in the process of implementing the roadmap to achieve total business of Rs. 125000 cr. by its centenary year of 2016. The BCG Team is working on the following aspects :-**

- Restructuring of the organization
- Business process reengineering
- Developing brand equity
- Identifying thrust areas for growth and development of alternative channels
- Rationalization of expenditure
- Innovation of products and services
- Growth in profit
- Studying the recruitment and promotion





# New Initiatives

- **POS services: MOU signed** between KVB , MRL , Prizm, Corporation Bank in Sep 2010 and the service was launched initially at Karur during the month of October 2010.
- **Sale of Gold Coins** was launched during FY10-11 and the coins will be available for sale to the customers
- **Sale of Silver Coins** was launched in the month of June 2011
- **New products launched** – KVB Prestige, Gift Card and Travel card, RTGS / NEFT thro Internet Banking, Jumbo SB account for children
- **New service launched** – Centralized despatch of statement of account; Coin vending machine
- **Financial Inclusion** project was launched in the month of November 2010

# Awards and Recognitions

- Rated as the Most Efficient Small Bank by Business Today – KPMG and as the No. 1 old private sector bank by Financial Express – Ernst & Young for two years in succession (2006 & 2007).
- Rated by Business World and Business Today as the No. 2 Old Private Sector Bank in 2008.
- Awarded the "Banking Technology Excellence Awards - 2008" for Best use of IT for Customer Service in Semi-Urban and Rural Areas by IDRBT, Hyderabad.
- Received the CFBP Jamnalal Bajaj Award for Fair Business Practices in the Financial Sector Category(2008).

# Awards and Recognitions

- Awarded the Gold CIO Award in more than Rs. 1000 cr. category of the Enterprise Connect Awards '09 instituted by Cybermedia India Online Limited -Dataquest recognizing the "leadership combined with vision and mission in deploying information technology for business benefits through pioneering and innovative use within and outside the organization".
- Ranked by Business Today at 10th place among Banks in their ranking of India's Most Valuable Companies for 2009.

# Awards and Recognitions

- India's Most Efficient Mid Size Bank award by Business today in 2009
- Received the "Banking Technology Awards – 2009" – Special Award – Best IT Infrastructure Management 2009 by IDRBT, Hyderabad
- Ranked by The Banker, London among the TOP 1000 Banks of the world for the year 2009, one among 31 Indian Banks featuring in the list.
- Dun & Bradstreet – Polaris Software Banking Award 2010 for Best Private Sector Bank in "Asset Quality"
- Business world & Price water house coopers - "Best small bank 2010"

# Targets for FY 2011-12

<b>PARAMETER</b>	<b>Mar-11 Actual (Rs. In crore)</b>	<b>Mar'12-Target (Rs. In crore)</b>	<b>Qtm growth</b>	<b>% growth</b>
<b>Total Business</b>	<b>42774</b>	<b>55000</b>	<b>12226</b>	<b>28.58%</b>
<b>Gross Deposits</b>	<b>24722</b>	<b>31400</b>	<b>6678</b>	<b>27.01%</b>
<b>Gross Advances</b>	<b>18052</b>	<b>23600</b>	<b>5548</b>	<b>30.73%</b>
<b>Savings Deposits</b>	<b>3253</b>	<b>4328</b>	<b>1075</b>	<b>33.04%</b>
<b>Demand Deposits</b>	<b>2502</b>	<b>3285</b>	<b>783</b>	<b>31.29%</b>
<b>CASA %</b>	<b>23.28%</b>	<b>24.25%</b>		

# Outlook

- *Planned to open around 75 branches during fiscal 2011-12*
- *Planned to achieve total business of Rs 55000 Cr with growth rate of 28.58% by 31<sup>st</sup> March 2012*
- *Aiming to achieve Rs. 31,400 Cr of Deposits with a growth rate of 27.01% for the year 2011-12*
- *Aiming to achieve Rs. 23,600 Cr of Advances with a growth rate of 30.73% for the fiscal 2011-12*
- *Aiming to improve the CASA % to total deposits to 30% at the earliest*



# Outlook

- *To achieve total business of Rs 50000 Cr by November 2011*
- *To achieve total business of Rs 125000 Cr by 2016*





**Thank You**