



Presentation on Performance of the Bank

Financial Results for FY 2013-14



PERFORMANCE AT A GLANCE

(₹ in crore)

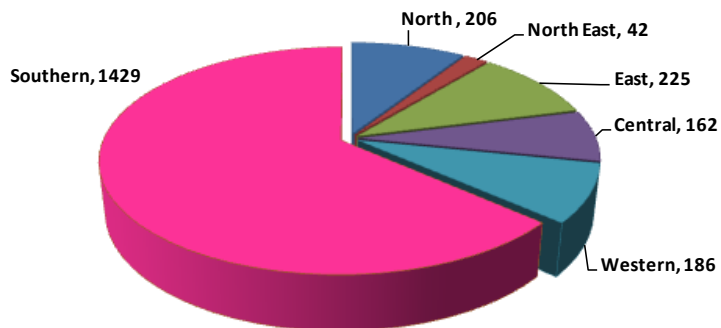
Snapshot (as on March 31 st , 2014)	
Total Business	286633
Gross Advances	124359
Total Deposits	162275
Net Profit (Q4FY14)	271
Net Profit	1159
Basel II Tier-1 CRAR	10.51
Basel II Total CRAR	13.10
Basel III Tier 1 CRAR	10.24
Basel III Total CRAR	12.64
Branches	2250
Foreign Offices	3
ATMs	2123

Key Performance Ratio	(%)
Return on Average Assets	0.67
Return on Equity	10.22
Cost-Income Ratio	49.40
Provision Coverage Ratio	57.77
Gross NPA	3.67
Net NPA	2.26
Business Per Employee (₹ in lakh)	1452.85
Business Per office (₹ in crore)	127.22

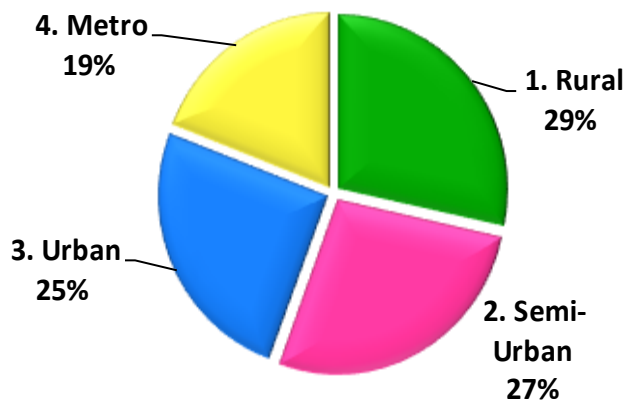
Board Recommended for a final Dividend of 17% on Equity Shares.

BRANCH NETWORK

Region-wise Branch Network

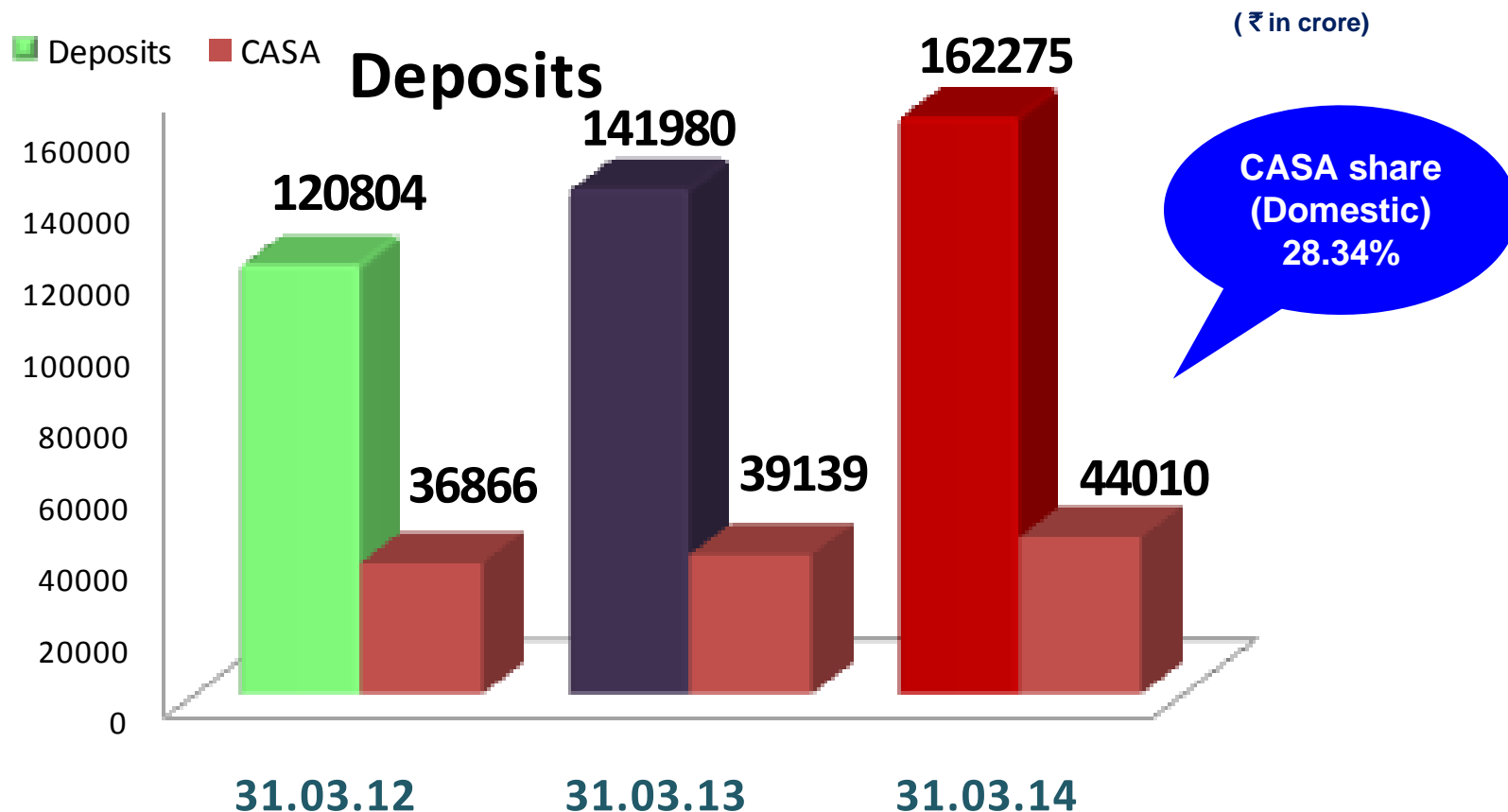


Categorywise Branch Network



	31.03.2012	31.03.2013	31.03.2014
1. Domestic Branches	1955	2089	2250
2. Overseas Branches	3	3	3
Total Branches	1958	2092	2253
3. Extension Counters	34	28	28
4. Satellite Offices	23	23	21
5. ATMs	1280	1322	2123
6. Banking Service Centre	65	52	50
7. Ultra Small Branches	50	1418	1407

DEPOSITS

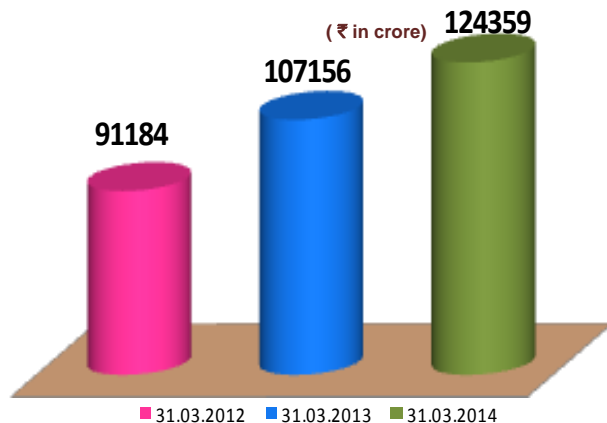


ADVANCES

Gross Advances (Global)			(₹. in crore)	
Details	Mar 12	Mar 13	Mar 14	Y-O-Y (%)
Gross Advances	91184	107156	124359	16.05
Credit Deposit Ratio (%)	74.77	74.41	78.00	-

(₹ in crore)

	31.03.2013	31.03.2014	Y-o-Y Growth
Agriculture	17001	19047	12.04
Corporate & Commercial	54944	64639	17.65
<i>Of which: Public Sector Units</i>	18196	22891	25.80
Non Public Sector Units	36748	41748	13.61
Retail Loans	15439	17068	10.55
MSME	13746	16104	17.15
Overseas Credit	6026	7500	24.46
Total	107156	124359	16.05



Social Lending - Targets surpassed under Priority Sectors

(₹ in crore)

Particulars	Mar-13	Mar-14	RBI Mandatory Target (%)	Achivement (%)
Priority Sector Advances	36420.69	41156.84	40.00%	40.64%
Agriculture	17000.56	19047.49	18.00%	18.81%
Direct Agri	15828.37	18350.17	13.50%	18.12%
Indirect Agri	1172.19	697.32		
Micro & Small Enterprises	11020.22	13322.29		
Other Priority Sectors	8399.91	8787.06		
Advances to Weaker Sections	9367.29	11109.58	10.00%	10.98%
Advance to Minority	5471.42	6197.99	15.00%	15.06%
Advances to Women	7419.33	8823.05		
ANBC Level	86511.72	101284.94		



SECTORAL DEPLOYMENT OF CREDIT

Sector	% Share in Gross Bank Credit (Excl Food Credit)
Agriculture and allied activities	16.61%
Micro & Small Enterprises	12.02%
Large & Medium Scale Industries	37.63%
Personal Loans	14.88%
Wholesale Trade	5.64%
Others	13.22%



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Indian Bank
Your Tech-Friendly Bank



Power Sector

(₹ in crore)

Particulars	Mar-13	Mar-14
Total Power Sector	12934.16	12662.99
<i>of which: State Owned</i>	6974.33	6712.39
Generation	2091.53	2188.94
Distribution *	4882.8	4523.45
Private Owned	5959.83	5950.6

* Restructured Discoms Rs. 3048.82 crore.



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Retail Credit Components (Domestic)

(₹ in crore)

Particulars	Mar-13		Mar-14		Growth Over Mar.13	
	Advance	% to Gr. Advance	Advance	% to Gr. Advance	Amt	%
Housing Loans (Direct)	6696	6.62	7758	6.64	1062.14	15.86
Vehicle Loans	555	0.55	641	0.55	86.07	15.50
Personal Loans	535	0.53	588	0.50	53.86	10.08
Others	4204	4.16	4627	3.96	422.77	10.06
Total Retail Credit	15439	15.27	17059	14.60	1620.1	10.49

Jewel Loan(Priority + Non Priority) at Rs. 15793.84 crore

FINANCIAL SNAPSHOT

(₹ in crore)

Particulars	Year Ended		Y-o-Y Growth %
	31.03.2013	31.03.2014	
Interest Income	13897.42	15249.21	9.73
Other Income	1283.16	1371.68	6.90
Total Income	15180.58	16620.89	9.49
Interest Expenditure	9368.37	10888.79	16.23
Operating expenditure	2750.86	2831.50	2.93
Total Expenditure	12119.23	13720.29	13.21
Provisions	1480.21	1741.65	17.66

KEY RATIOS

(%)

Parameters (Global)	31.03.2013	31.03.2014
Cost of Deposits	7.07	7.15
Yield on Advances	11.04	10.38
Return on Assets	1.02	0.67
Net Interest Margin	3.09	2.60
Return on Investments	7.41	7.43
Return on Average Networth	14.89	10.22
Business per Employee (₹ in lakh)	1300.98	1452.85

PROVISIONS & CONTINGENCIES

(₹ in crore)

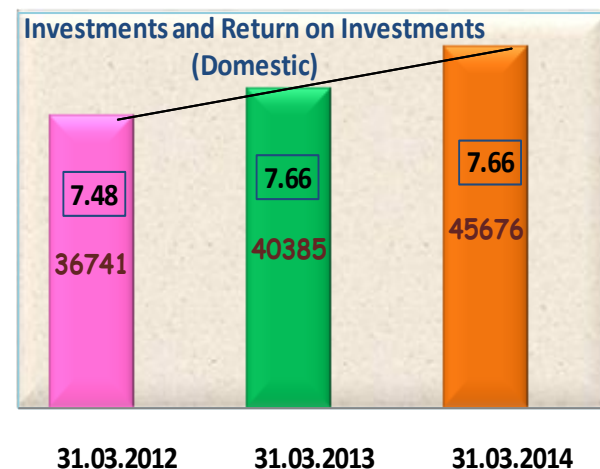
Provisions & Contingencies			
	Year Ended 31.03.2013	Year Ended 31.03.2014	% change
Provision for NPA & Bad Debts written off	952.98	1154.57	21.15
Provision for Depreciation on Investments	25.19	90.63	259.79
Provision for Standard Advances	155.35	149.19	-3.97
Tax Provisions	245.08	316.73	29.24
Total Provisions	1480.21	1741.65	17.66

INVESTMENTS (Domestic)

(₹ in crore)

Investments (Domestic)	Mar-12	Mar-13	Mar-14
Total Investments	36741	40385	45676
Of which, SLR Investments	29763	31134	38113
SLR HTM as a % to DTL	24.36	20.19	23.52
SLR % to DTL	28.12	25.68	26.81

Classification of Domestic Investments	Mar-12	Mar-13	Mar-14
Held for Trading	178.06	331.92	240.90
	0.48%	0.82%	0.53%
Available for sale	11083.08	16047.61	11953.35
	30.17%	39.74%	26.17%
Held to Maturity	25479.89	24005.33	33481.88
	69.35%	59.44%	73.30%
M Duration	4.27	4.64	4.64





ASSET QUALITY

Mar-2013

Gross NPA(%)
3.33%

Net NPA(%)
2.26%

NPA Recovery
₹ 653 crore

Mar-2014

Gross NPA(%)
3.67%

Net NPA(%)
2.26%

NPA Recovery
₹ 625 crore

**Net NPA
maintained at
2.26%**

MOVEMENT OF NPA

GROSS / NET NPA	(₹ in crore)
Particulars	Global
Gross NPA Opg. Balance 01.04.2013	3565.48
Addition:	
Fresh NPA	2832.32
Sub-Total	6397.80
Less:	
Cash Recovery(Principal)	405.64
Upgradation	274.08
Prudential Write off/Exchange	475.94
Actual write off	6.11
Assets assigned to ARCs*	673.83
Sub-Total	1835.60
Gross NPA as on 31.03.14	4562.20
Gross Advances	124358.65
% of Gross NPA	3.67
Reduction:	
Provisions - (NPA + Credit Card)	1580.43
Provision for Restructured NPA	10.15
NET NPA as on 31.03.14	2763.65
NET ADVANCES	122208.99
% of Net NPA	2.26

*** ARC SALE**

- Category 1- Reliance Asset Reconstruction Company (RARC) for Rs.617.89 crores.
- Category 2 - Asset Reconstruction Company India Limited(ARCIL) for Rs.112.50 crores.

SECTOR-WISE NPA

(₹ in crore)

Sector	Amount as on 31.03.14	% of GNPA
AGRI	351.61	7.71
Direct	291.93	6.40
Indirect	59.68	1.31
Small & Micro Ent	503.49	11.04
SME - Manufacture	237.21	5.20
SME -Services	266.28	5.84
Other Priority	348.55	7.64
Housing	44.80	0.98
Educational Loan	300.00	6.58
Micro Credit	3.75	0.08
Priority - Total	1203.65	26.38
NON PRIORITY	19.98	0.44
Housing	11.83	0.26
Educational Loan	8.15	0.18
Medium Ent.	383.89	8.41
Med - Manufacture	296.57	6.50
Med - Services	87.32	1.91
Other - Non Priority(Including Industries)	2954.68	64.76
Non Priority Total	3358.55	73.62
Grand Total (Global)	4562.20	100

INDUSTRY-WISE NPA (Domestic)

(₹ in crore)

Industry	Gross NPA 31.03.2013 (Industry)	% to Gross NPA (Industry)	Gross NPA 31.03.2014 (Industry)	% to Gross NPA (Industry)
1. Coal and Mining	148.97	4.58	127.04	4.13
2. Food Processing	33.62	1.03	98.82	3.22
3. Beverages and Tobacco	13.12	0.40	9.07	0.30
4. Textiles	259.67	7.98	180.77	5.88
5. Leather and Leather Products	6.25	0.19	4.96	0.16
6. Wood and Wood Products	2.90	0.09	48.59	1.58
7. Paper and Paper Products	141.93	4.36	53.84	1.75
8. Petroleum, Coal Products and Nuclear Fuels	7.20	0.22	25.00	0.81
9. Chemical and Chemical Products	25.47	0.78	91.59	2.98
10. Rubber & Plastics & their Products	12.82	0.39	4.87	0.16
11. Glass and Glassware	166.22	5.11	163.81	5.33
12. Cement and Cement Products	51.31	1.58	55.47	1.80
13. Basic Metal and Metal Products	400.05	12.29	808.74	26.31
14. All Engineering	144.77	4.45	355.42	11.56
15. Vehicle & Vehicle Parts & Transports	38.75	1.19	98.60	3.21
16. Gems and Jewellery	32.63	1.00	40.07	1.30
17. Constructions	7.76	0.24	31.22	1.02
18. Infrastructure	346.78	10.65	611.15	19.88
18.1 Power	62.78	1.93	299.42	9.74
19. Other Industries	50.71	1.56	264.56	8.61
TOTAL	1890.93	58.10	3073.59	100.00

RESTRUCTURED ASSETS

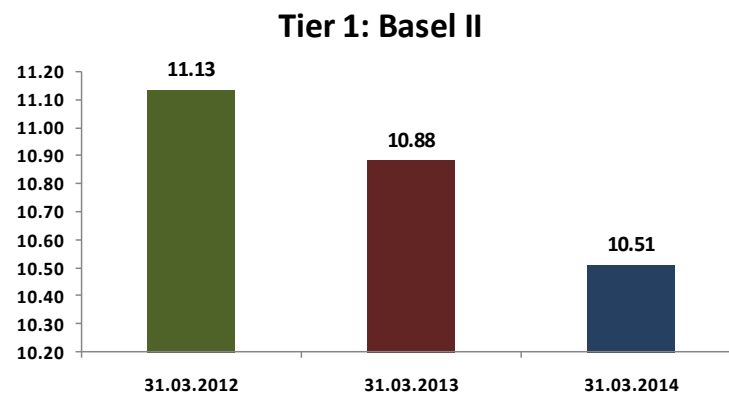
(₹ in crore)

Restructured Details	TOTAL	NPA	STANDARD
Accounts Restructured during 2008-09	2631.21	78.81	2552.40
Accounts Restructured during 2009-10 (net of accounts restructured for second time)	3016.51	122.80	2893.71
Accounts Restructured during 2010-11	1059.34	71.76	987.58
Accounts Restructured during 2011-12	3419.64	522.66	2896.98
Accounts Restructured during 2012-13	4910.51	431.62	4478.89
Accounts Restructured during 2013-14	3891.47	285.70	3605.77
Restructured Advances Total	18928.68	1513.35	17415.33
Less Accounts closed and Partial recoveries made and bonds of discoms (net of additional disbursement if any)	4328.24	0.00	4328.24
ARCIL accounts	244.28	0.00	244.28
AUC Accounts	302.80	0.00	302.80
Standard Restructured Accounts revert to normal level on account of satisfactory performance	4389.44	0.00	4389.44
Restructured Advances outstanding as on 31.03.2014	9663.92	1513.35	8150.57
Restructured Advances outstanding as on 31.03.2013	9707.86	1134.38	8573.48
% of NPA to Restructured Assets - 31.03.2014		15.66	
NPV Provision held as on 31.03.2014	361.25		361.25

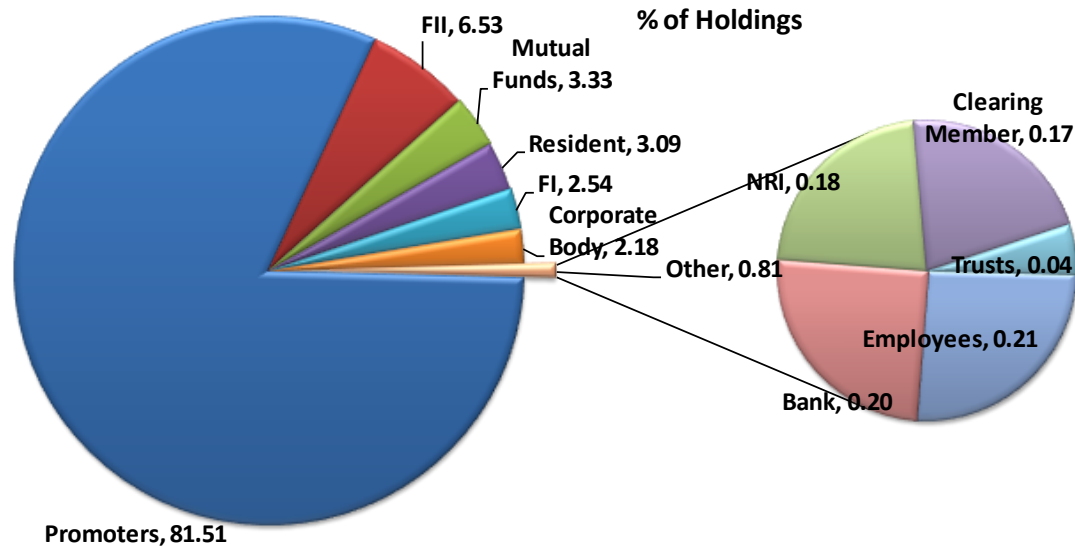
CAPITAL ADEQUACY

(₹ in crore)

Details		31.03.2012	31.03.2013	31.03.2014
Tier I		9553.29	10650.92	11476.91
Tier II		2006.88	2154.87	2831.07
Total Capital		11560.17	12805.79	14307.98
Tier I (%)		11.13	10.88	10.51
Tier II (%)		2.34	2.20	2.56
CRAR as per BASEL II		13.47	13.08	13.10
CRAR as per BASEL III				12.64



EQUITY



Conversion of PNCPS to Equity

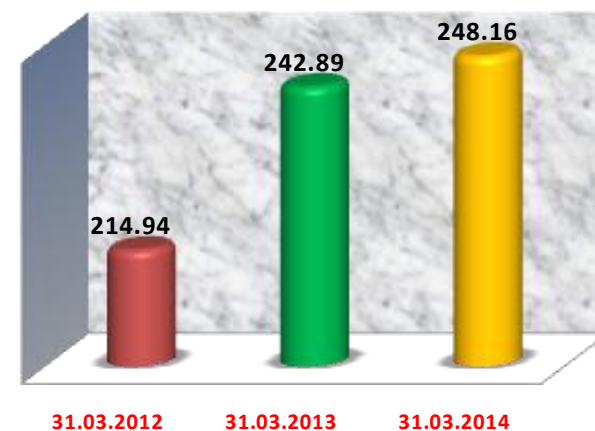
The Bank converted the entire PNCPS of Rs. 400 crore held by GOI into equity shares with effect from 28.02.2014.

Consequently, the Government of India's holding in Bank's equity share capital has increased to 81.51% from 80.00% .

Earning Per Share (₹)



Book Value Per Share (₹)





HUMAN RESOURCES

	Mar 12	Mar-13	Mar-14
1. Officers	7908	8511	8698
<i>% to total</i>	<i>42.10%</i>	<i>45.10%</i>	<i>44.77%</i>
2. Clerks	8488	8194	8874
<i>% to total</i>	<i>45.19%</i>	<i>43.42%</i>	<i>45.67%</i>
3. Sub Staff	2386	2165	1857
<i>% to total</i>	<i>12.70%</i>	<i>11.47%</i>	<i>9.56%</i>
Total	18782	18870	19429



NEW INITIATIVES

- Bank has launched a Health card - Tie-up with Apollo Hospitals - **IB Apollo Hospital Health card entitling the customers to discounts on various services at the chain of Apollo hospitals pan India. Customers of chennai are given this card during the 1st phase and it would be extended to other zones in subsequent phases.**
- Bank launched “Card Block Facility” through SMS under which the credit card customers can block their credit cards by sending an SMS (by typing ‘BLOCKCC’) to 56767 from their registered mobile number.
- 443 new ATMs are opened during the quarter ended March 2014 and total number of ATMs as on 31.03.2014 is 2123. This includes 511 Offsite ATMs
- More than **1,63,000 ATMs can be accessed by customers under sharing arrangements.**
- Seeding of Aadhar number through SMS / Internet banking / ATM has been implemented.
- Integration of new payment gateway vendor M/s PAYTM for online payments.
- Integration of net Banking with New Railway Reservation system – CRIS is completed.



FI INITIATIVES

- ✓ Under Financial Inclusion Plan, Bank has provided banking services to 5013 villages with population above 2000 as well as below 2000 through various delivery channels.
- ✓ Special drive in urban and metro areas for opening accounts of migrant labour and street vendors/hawkers who are working within 500 metres of the branches in Urban and metro areas and 24,499 accounts have been opened.
- ✓ In Tamil Nadu, under Social Security Scheme Old Age pension is being paid to about 2.11 lakh beneficiaries, in the villages covered under Financial Inclusion, through Bank accounts using Information and Communication Technology (ICT) based Smart Card enabled Business Correspondent (BC) Model.
- ✓ Bank in association with M/s United India Insurance Company Limited is extending Micro Insurance products to the FI customers in the State of Tamil Nadu and Puducherry through our Field Business Correspondents (FBCs)
- ✓ Bank has implemented the ICT based BC model in Koyambedu Market, Chennai, wherein a BC has been engaged in the market. 775 vegetable/fruit vendors have been enrolled and issued with smart cards and 1668 transactions amounting Rs.9.02 lakh have been done by the BC.
- ✓ Bank has established Urban Financial Literacy Centre in Chennai, Mumbai and New Delhi.



FI INITIATIVES

- ✓ Direct Benefit Transfer (DBT) is presently implemented in 121 districts (43 pilot districts in phase-I and 78 districts in phase-II). Our Bank is having 546 branches in 92 districts and these branches are implementing Direct Benefit Transfer. Our Bank is Lead Bank in Chittoor, Puducherry, Krishna and Yanam Districts.
- ✓ Direct Benefit Transfer for LPG (DBTL) for LPG consumers is implemented in 293 districts. Our Bank is having 1466 branches in 227 districts and these branches are implementing DBTL.

AWARDS AND ACCOLADES



Attained the First Rank and was conferred with the coveted National Award for Excellence in Lending to Micro Enterprises for FY 2012 by the Hon'ble President of India on 4th April 2013.



Received First Prize for Excellence in Lending to Micro Enterprises from Hon'ble Prime Minister of India on 1st March 2014.



Received 1st Prize/Best Bank Award for extending Credit to SHGs from Selvi Dr J Jayalalithaa, Hon'ble Chief Minister of Tamil Nadu on 24th February 2014.



AWARDS AND ACCOLADES

Sunday Standard Best Banker Award 2013 for Best Public Sector Bank - SME

Outlook Money Awards for Best Educational Loan Provider (2nd Prize)

Received Best Bank Award (Public Sector) from Banking Financial Services and Insurance (BFSI) on 14th February 2014 at Mumbai.



STRATEGIES FOR FY 2014-15

- Key strategies for the financial year 2014-15 would underpin the following areas:
 - ✓ *Increase in Profitability*
 - ✓ *Curtailing Fresh Slippages*
 - ✓ *Reduction in NPA levels*
 - ✓ *Accelerating Retail Business growth*



THANK YOU