



Chennai

Presentation on Performance of the Bank

Financial Results Q1:2013-14

Global Business

Business has increased to ₹ 2,58,795 crore from ₹ 2,20,888 crore as on 30.06.2012 up by 17.16% (y-o-y)

Total Deposits

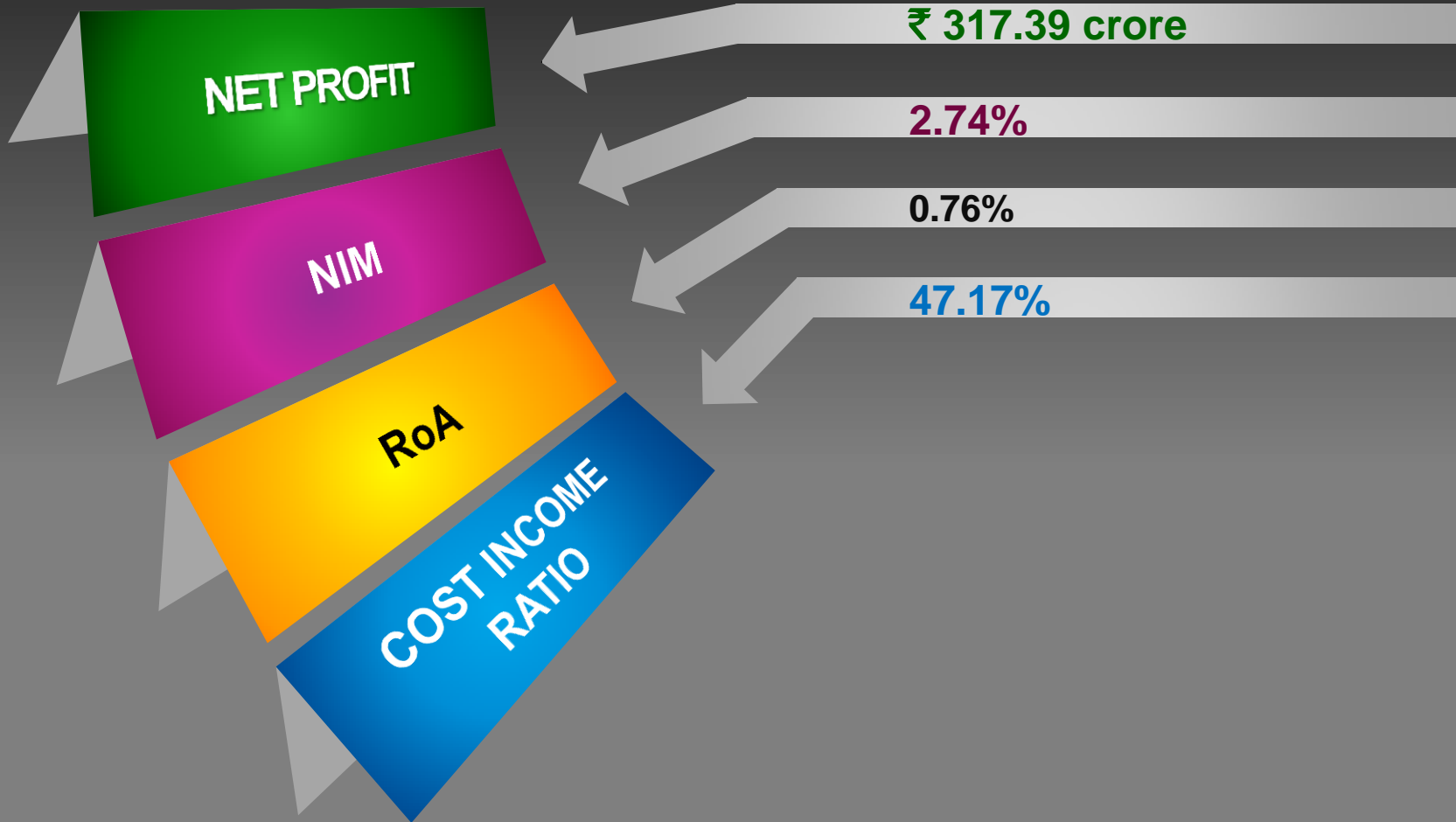
Total Deposits reached a level of ₹ 1,49,582 crore from ₹ 1,27,012 crore as on 30.06.2012 up by 17.77% (y-o-y)

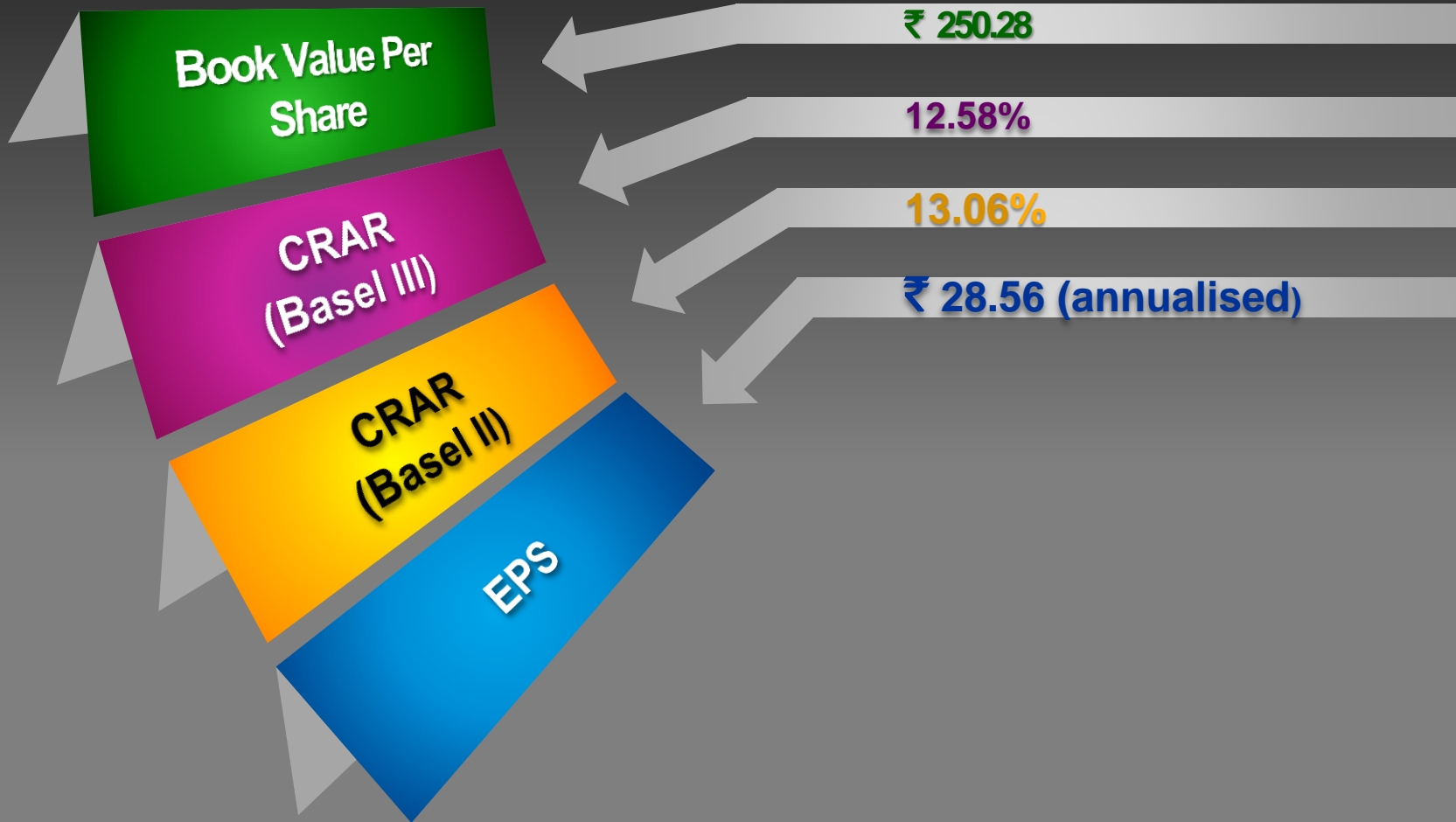
Total Credit

Total Credit increased to ₹ 1,09,213 crore from ₹ 93,876 crore as on 30.06.2012 up by 16.34% (y-o-y)

CD Ratio

CD Ratio at 73.01% as against 73.91% in the previous year

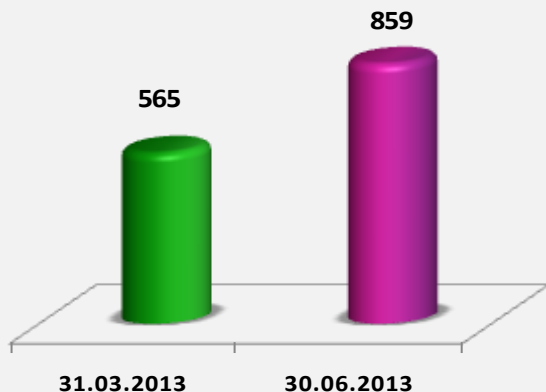




Profit — Q1 2013-14



Operating Profit Q1 (₹ in crore)



More than Required Provisions made during Q1 2013-14 (₹ in crore)

Pension	203.00
Gratuity	40.00
Wage Revision	42.50
NPAs	134.00
Total	419.50

Net Profit Q1 (₹ in crore)



Financial Snapshot



(₹ in crore)

Particulars	Quarter ended		Q-o-Q Growth %
	31.03.2013	30.06.2013	
Interest income	3562.01	3665.81	2.91
Other Income	460.46	529.67	15.03
Total Income	4022.47	4195.48	4.30
Interest Expenditure	2454.62	2569.01	4.66
Operating expenditure	1003.28	767.18	-23.53
Total Expenditure	3457.90	3336.19	-3.52
Net Profit	292.13	317.39	8.65

Profitability & Productivity

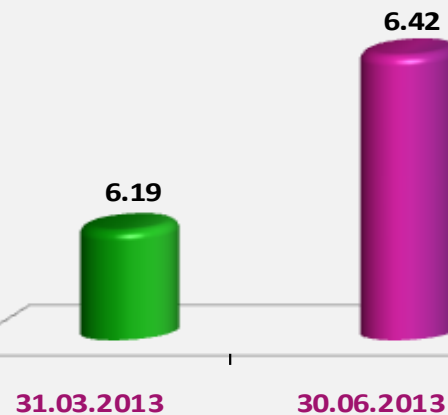


Parameters	Quarter ended	
	31.03.2013	30.06.2013
Cost of Deposits	7.06	7.10
Yield on Advances	10.61	10.45
Return on Investments	7.42	7.36

Business per Employee (₹ in crore)



Net Profit per Employee
(₹ in lakh)



Capital Adequacy Ratio

If the net profit for the Current quarter is accounted for, **CRAR improves to 13.39%** with Tier I of **11.15%**

- Head Room available in Tier II is ₹ 8422 crore.
- Rating for Tier II of ₹ 1000 crore by Rating Agencies. "AAA" by "CRISIL" & "CARE".
- Government Permission to dilute 10% Government Holding i.e. to issue 6.14 crore shares amounting to ₹ 61.40 crore in hand.

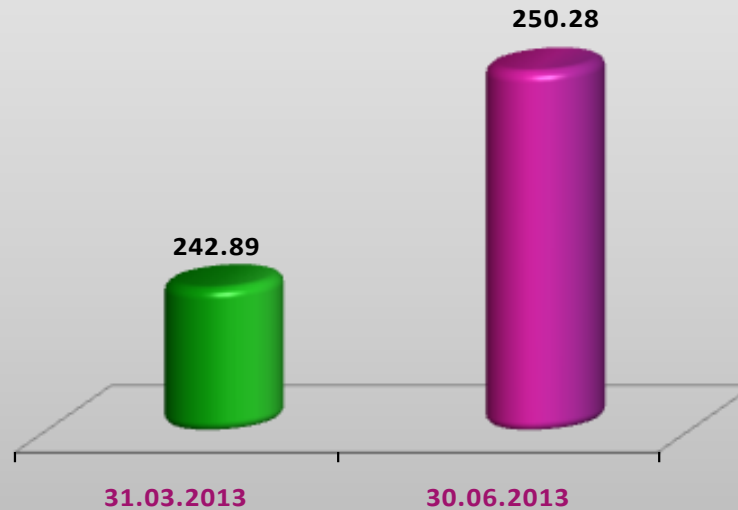


	31.03.2013	30.06.2013
Tier I	10650.92	10610.83
Tier II	2154.87	2188.46
Total Capital	12805.79	12799.29
Tier I (%)	10.88	10.83
Tier II (%)	2.20	2.23
CRAR as per BASEL II	13.08	13.06

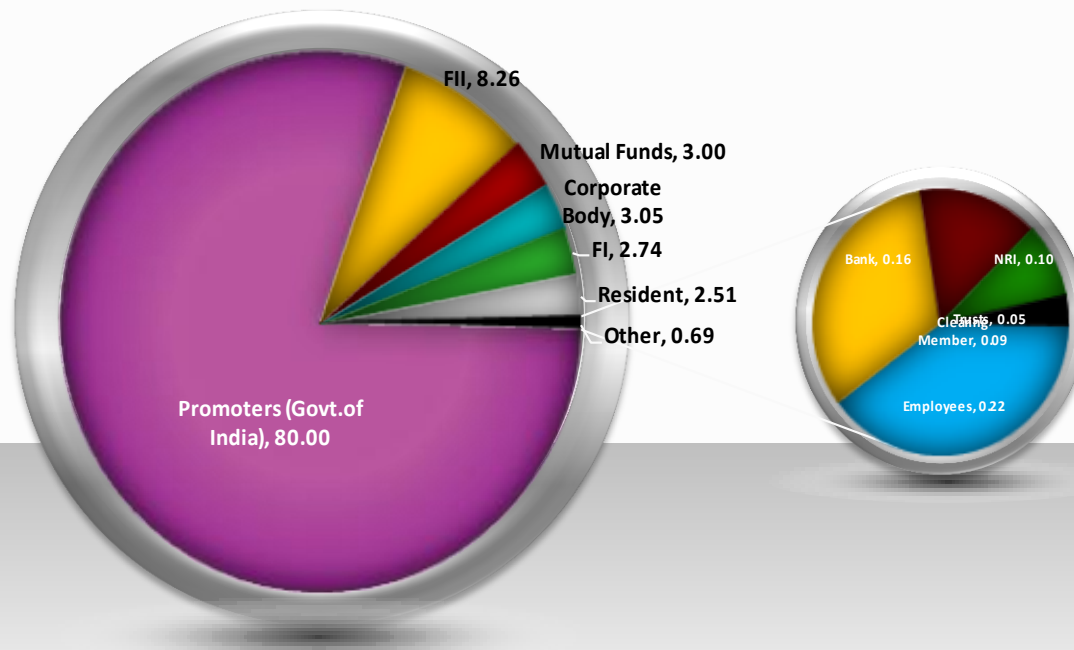
Share Holder's Value



Book Value Per share (₹)



Pattern of Equity Holding

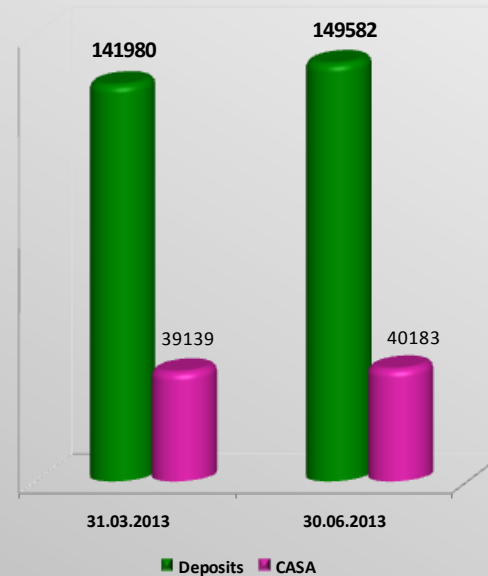


Deposits



(₹ in crore)

GLOBAL	30.06.2012	30.06.2013	Y-o-Y Growth %
Deposits	127011.75	149582.18	17.77
Current	6291.90	6650.67	5.70
Savings	30936.05	33532.62	8.39
CASA	37227.94	40183.29	7.94



17.77%
YoY
Growth

Composition of Advances

(₹ in crore)

16.34%
YoY
Growth

Credit to	Position as on		Y-o-Y Growth %
	30.06.2012	30.06.2013	
Agriculture	14197	17197	21.13
Corporate & Commercial	49827	54109	8.59
Retail Loans	13587	17175	26.41
MSME	10776	14089	30.74
Overseas Credit	5488	6644	21.06
Total	93876	109214	16.34

Advances

- Increased to ₹ 1,09,213 crore from ₹ 93,876 crore as on 30.06.2012. Credit Growth Y-o-Y :16.34%.

Priority Sectors

- Increased by ₹ 6375 Crore to ₹ 37,527 crore as on 30.06.2013 from ₹ 31,152 crore as on 30.06.2012, constituting 37.05 % of ANBC.

MSME

- Increased by ₹ 3,314 crore to ₹ 14,089 crore as on 30.06.2013. YoY Growth 30.7%.

Agriculture:

- Increased by 21.1% to ₹ 17,197 crore.

Direct Agriculture:

- Increased by 29 % to ₹ 16,365 crore.

Credit Deployment to Major Industries

(₹ in crore)



S.No.	Industry Name	31.03.2013	30.06.2013
2.10	Mining and Quarrying (Incl. Coal)	388	412
2.20	Food Processing	1968	2009
2.30	Beverages & Tobacco	239	242
2.40	Textiles	3727	3635
2.50	Leather & Leather Products	145	141
2.60	Wood & Wood Products	129	126
2.70	Paper & Paper Products	530	560
2.80	Petroleum, Coal Products & Nuclear Fuels	3655	2406
2.90	Chemicals and Chemical Products	865	894
2.10	Rubber, Plastics and their products	465	448
2.11	Glass & Glassware	307	288
2.12	Cement & Cement Products	1011	1052
2.13	Basic Metal & Metal Products	4300	4065
2.14	All Engineering	2010	2021
2.15	Vehicles, Vehicle Parts & Transport Equipments	816	823
2.16	Gems & Jewellery	118	107
2.17	Construction	821	845
2.18	Infrastructure	21177	21146
2.19	Other Industries	1239	1399
	Industry - Total	43911	42621

Position of Restructured Advances



(₹ in crore)

Position of restructured accounts as on 30.06.2013

Accounts Restructured during 2008-09	2631
Accounts Restructured during 2009-10 (net of accounts restructured for second time)	3017
Accounts Restructured during 2010-11	1059
Accounts Restructured during 2011-12	3420
Accounts Restructured during 2012-13	4911
Accounts Restructured during April -June 2013	601
Restructured Advances Total	15638
Less : Accounts closed and Partial recoveries made (net of additional disbursement if any)	1712
ARCIL accounts	95
AUC Accounts	589
Standard Restructured Accounts revert to normal level on account of satisfactory performance	3222
Restructured Advances outstanding as on 30.06.2013	10020

Of the above -- NPA Category

Accounts restructured during 2008-09 & NPA as on date	333
Accounts restructured during 2009-10 & NPA as on date	134
Accounts restructured during 2010-11 & NPA as on date	74
Accounts restructured during 2011-12 & NPA as on date	253
Accounts restructured during 2012-13 & NPA as on date	289
Accounts restructured during April-June 2013 & NPA as on date	20
TOTAL NPA	1103
NPV Provision held as on 30.06.2013	345

Restructured Advances — Sector - wise as on 30.06.2013



(₹ in crore)

SECTOR	No of A/cs	Customer Balance	Restructured Balance	Other Balance	Provision Held
Agriculture	4388	190	151	39	2
Educational Loan	4830	99	99	0	2
Home Loan	863	30	29	0	2
Other Priority	222	9483	6619	2864	273
Non Priority	1489	22	13	9	0
SME segment	1616	196	130	66	2
Total	13408	10020	7042	2978	281
Provisions for upgraded Accounts					64
Total Provisions					345

Industry - wise Restructured Advances



(₹ in crore)

Industry	No of A/Cs	Restruct. Balance	Other Balance	Customer Balance	Provision	% To Restr. Balance	of which NPA
Aluminium	1	53		53	4.47	0.53	
Aviation	1	569		569	52.50	5.68	
Cement	5	155		155	1.87	1.54	47.73
Chemicals	1	48		48	0.00	0.48	
Contractor	3	336		336	0.04	3.35	
Edunl Instns	5	512	43	555	6.60	5.54	31.98
Engg	4	156		156	1.16	1.56	53.19
Glass	1	108		108	5.15	1.08	
Hotels	6	151		151	2.90	1.51	
Ind Park	3	34		34	0.56	0.34	
Infra-Others	6	254	4	258	1.96	2.58	123.28
Infra-Port	2	436		436	9.65	4.35	
Infra-Power	16	1472	293	1765	33.23	17.62	27.18
Infra-Telecom	3	225		225	16.49	2.24	102.27
Iron & Steel	7	343	55	398	2.87	3.98	15.16
Logistics	1	3		3	0.00	0.03	3
Media-enter	1	28		28	0.00	0.28	
Mining	1	14		14	0.12	0.14	
Paper	2	83	9	93	0.31	0.93	83.42
Plastics	1	164		164	0.00	1.63	164
Power-Discom	6	3541		3541	113.14	35.35	
Sugar	2	79		79	2.57	0.79	
Textiles	11	135	174	308	17.29	3.08	135.8
Others	133	4	1	5	0.08	0.05	1.39
Industry Total	222	8903	579	9483	272.96	94.64	788

(₹ in crore)

	31.03.2013	30.06.2013
Total Investments	40385	47189
Of which, SLR Investments	31134	36910
Demand	118146	118146
SLR HTM as a % to DTL	20.19	21.15
SLR % to DTL	25.68	26.17
Classification of Investments	31.03.2013	30.06.2013
HFT	332	425
	0.82%	0.90%
AFS	16048	16690
	39.74%	35.37%
HTM	24005	30074
	59.44%	63.73%
M Duration	4.64	4.81

Lending to SHG continued Thrust. . .



- During the quarter, the Bank has disbursed ₹ 296.45 crore to 9860 SHGs.
- Indian Bank has linked one crore SHGs so far.

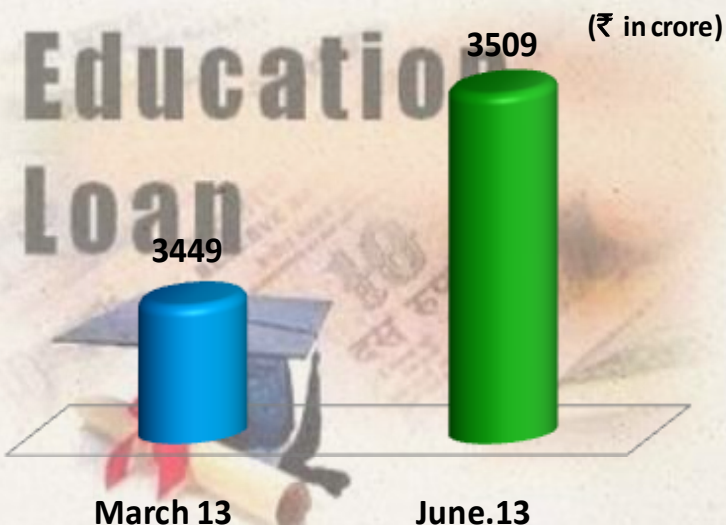
- The total Credit outstanding under SHG portfolio as on 30.06.2013 is ₹ 2236.82 crore.

- The Bank has established 45 MICROSATE branches (Specialised branches for Micro Finance) across the country.

- Credit to the tune of ₹ 119.61 crores covering 4,452 SHGs has been disbursed by the Microsate brs for the quarter ended June 2013. Total outstanding advances of these brs for the quarter ended June 2013 is ₹ 732.43 crores covering 54,924 SHGs.

Focus on Education Loan

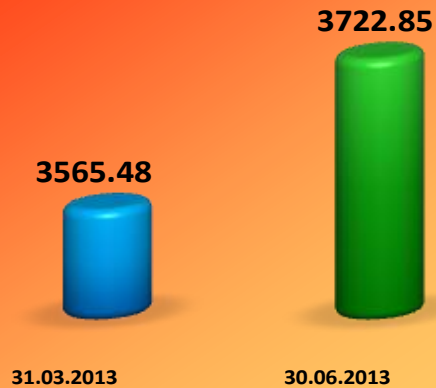
- ✓ Bank's Educational Loan-Non IBA scheme implemented to help students pursuing courses under Management Quota and 3 year diploma courses
- ✓ Central Scheme to provide interest subsidy for the moratorium period of education loan availed by students from economically weaker section is being implemented.
- ✓ Interest Concession of 0.50% on the applicable card rate on Fresh Education Loan sanctioned to Girl students.
- ✓ To support the National initiatives on skill development, IBA Model Loan scheme for Vocational Education and Training implemented.
- ✓ Web Based online education System put in place
- ✓ Under this facility 198 students were given in principal sanction amounting to ₹568.75 lakhs



(₹ in crore)

Period	Balance O/S
March 2013	3449
June 2013	3509

Gross NPA (₹ in crore)



	31.03.2013	30.06.2013
Gross NPA%	3.33	3.41

Net NPA (₹ in crore)



	31.03.2013	30.06.2013
Net NPA %	2.26	2.31

NPA
Management

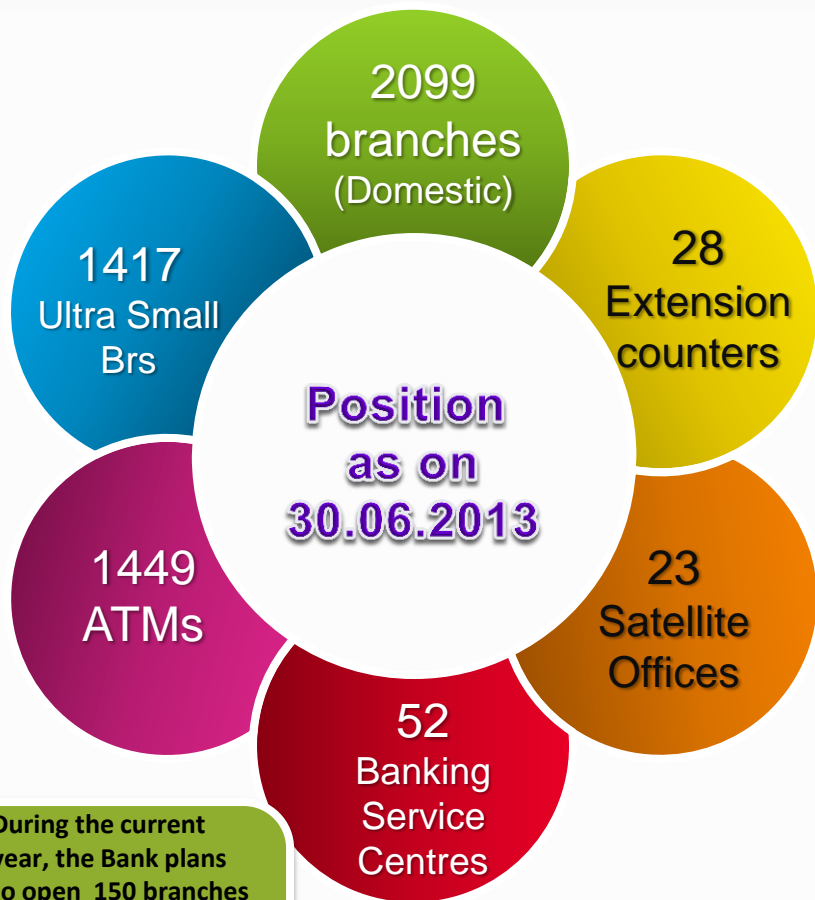
Sector-wise NPA



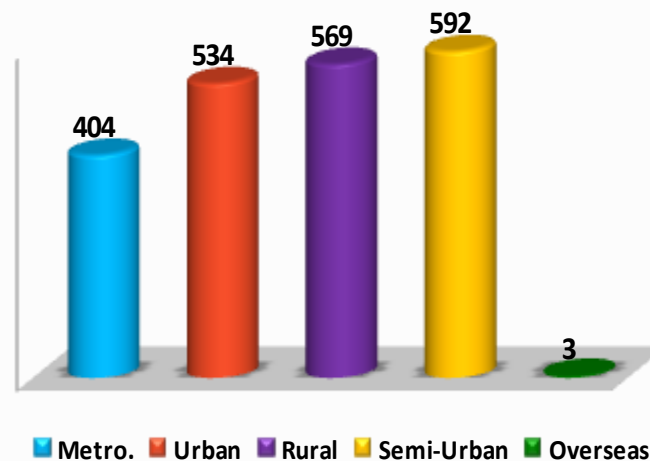
(₹ in crore)

Position as on 30.06.2013

SECTOR	GROSS NPA
	Amount
Agriculture	447.16
Small & Micro ent	510.18
Housing(Priority)	51.38
Eduactional Loans(Priority)	311.99
Micro Credit	7.28
Priority - Total	1327.99
Housing - Non -Priority	14.26
Educational - Non Priority	11.21
Medium Enterprises	185.43
Large scale Industries	550.06
Whole sale trade	0.00
Other - Non- Priority	1277.02
Non- Priority - Total	2037.98
Total (Domestic)	3365.97
Overseas	356.88
Total (Global)	3722.85



- During the current year, the Bank plans to open 150 branches
- 3 Overseas branches, viz Trincomalle, Batticola and Hambanthota in Srilanka.



10 New branches opened during the period

Alternate Delivery Channels
 Mobile Banking : 1.34 lac customers
 Internet Banking : 5.52 lac customers

FI - BANK

- Under Financial Inclusion Plan, Bank has provided banking services to 3781 villages with population above 2000 as well as below 2000 through various delivery channels as below.
- **3662 villages through Smart card based Business Correspondent (BC) Model**
- **27 villages through Brick and mortar brs**
- **34 villages through Banking Service Centres (BSCs)**
- **58 villages through Mobile Branch/Van**

FI - BANK contd..

- Bank has opened 1417 Ultra Small brs (USBs) in the villages with population above 2000 covered through BC model under Financial Inclusion.
- As on 30.06.2013, 15,55,891 Basic Savings Bank accounts have been opened in the Financial Inclusion Plan implementing villages. Of which, 14,11,871 accounts were opened under Information and Communication Technology (ICT) based Business Correspondent (BC) model. Smart cards have been issued
- Overdraft in SB No frill accounts and General Credit Card (GCC) facilities have also been provided to 4243 beneficiaries amounting to Rs.285.81 lakhs in these villages under Financial Inclusion Plan.

FI in Union territory of Puducherry.

- In UT of Puducherry, where our Bank is the SLBC Convenor, a total of 42 villages with population above 2000 and 25 villages with population 2000 and below have been allotted to various Banks under FIP. Banking services have been extended to all the villages with population above 2000 as well as with population 2000 and below by the member banks through various delivery channels.

FI - RRB

- The Bank is having three sponsored Regional Rural Banks (RRBs) viz., Saptagiri Grameena Bank, Chittoor; Pallavan Grama Bank, Salem and Pudukkottai Bharathiar Grama Bank, Pudukkottai. Under Financial Inclusion Plan, as on 30.06.2013, all the 240 villages with population above 2000 allotted to the RRBs have been provided with banking services. As on 30.06.2013, these RRBs have opened 1,84,144 SB No Frill accounts to the beneficiaries in the villages. RRBs have been allocated with 538 villages with population below 2000 and banking services have been provided in all the villages and enrollment of accounts by the FBCs is in progress.

FI – DBT Implementation

- In the 43 pilot districts, where DBT implementation has been taken up with effect from 01.01.2013, Indian Bank is lead bank in Chittoor District in Andhra Pradesh and SLBC Convenor in UT of Pudukkottai. Of the 78 Districts, where DBT has been introduced from 01.07.2013, our Bank is having Lead Bank responsibility in 2 districts viz., Krishna in Andhra Pradesh and Yanam in UT of Pudukkottai.
- Under DBT a sum of Rs. 4296.91 lakhs has been transferred to 1,14,499 beneficiaries in these Districts

FI – DBT – LPG Implementation

- GOI has identified 20 districts for implementation of Direct benefit Transfer for LPG (DBTL) with effect from 01.06.2013. Of the 20 districts, our Bank is Lead Bank in Chittoor and Pudukkottai district. As on 30.06.2013, benefits have been transferred to 1,51,174 consumers amounting to Rs.637.76 lakhs in Chittoor District and to 45,312 consumers amounting to Rs.197.00 lakhs, in Pudukkottai District.

Arogya Raksha

- Webportal for online collection of Premium and Generation of E-policies issued by United India Insurance co. for Indian Bank customers.

customers.
co. for Indian Bank



ATM

- 127 new ATMs opened during this quarter and the total number of ATMs was at 1449 (off site – 393).
- 2 cash in ATM
 - e-banking Lounge at Alwarpet
 - Mohali
- 87 Biometric for extending 24*7 services to Self Help Groups (SHG).
- Cardbase is 94.79 lakhs.
- More than 1,20,000 ATMs can be accessed by customers under sharing arrangements.

AADHAAR Number Seeding for Customer Accounts

- Facility has been provided in Net Banking application for seeding Aadhar number to customer accounts.
- Aadhar based Electronic Benefit Transfer enabled in CBS.
- Seeding of Aadhar number through SMS.

Biometric Solution

- As per the initiative of Ministry, Biometric Solution is being implemented for all the CBS users in our Bank to prevent frauds and enforce nonrepudiation. As on 30.06.2013, Biometric solution has been implemented in 829 branches.

Alternate Channels

- Online regeneration of net banking login/transaction passwords has been implemented for Net Banking Retail Customers
- Integration of third party payment gateway vendors for utility bill payment
 - Avenues India Pvt Ltd
 - IBIBO Pvt Ltd

Indian Bank has attained the first rank and has been conferred with the National Award for Excellence in Lending to Micro Enterprises by Ministry of MSME, Govt for FY 2012.

Shri T M Bhasin, Chairman and Managing Director, has received the coveted National award from the august hands of Hon'ble President of India, Shri Pranab Mukherjee on 03rd April 2013 at Vigyan Bhawan, New Delhi.



***National Award For
Excellence in Lending to Micro
Enterprises***

Master Card Innovation Award PREPAID CARD PROGRAM

Awarded
by
Mastercard
International
for the innovative
prepaid card sales
targeting Corporate
Entities.



NFS ATM Operational Excellence Award - 2012 (Runner up)

Runner up
in the
NFS ATM Operational
Excellence Award 2012
under Public Sector
Bank Category



SKOCH Digital Inclusion Award- 2012

For exemplary use of
technology in Financial
Inclusion - received
from Shri Nandan
Nilekani, Chairman,
Unique Identification
authority of India



Awards and Accolades



The Sunday Standard FINWIZ Award 2012

by New Indian Express
for **QUICKEST
TURNAROUND** –
received from
**Shri Anand Sharma,
Hon'ble Union Minister
for Commerce and
Industries**



SKOCH Challenger Award 2012

For outstanding
contribution in
providing banking
services to the
unreached villages
through various
Financial Inclusion
initiatives



SKOCH Financial Inclusion Award

For completing 100%
Financial Inclusion in
UT of Puducherry



Thank You...

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