

Presentation on Performance of the Bank



Higher Top Line

Global Business

has increased to ₹ 2,27,116 crore from ₹ 2,11,988 as on 31.03.2012 crore up by 14.27% (annualised)

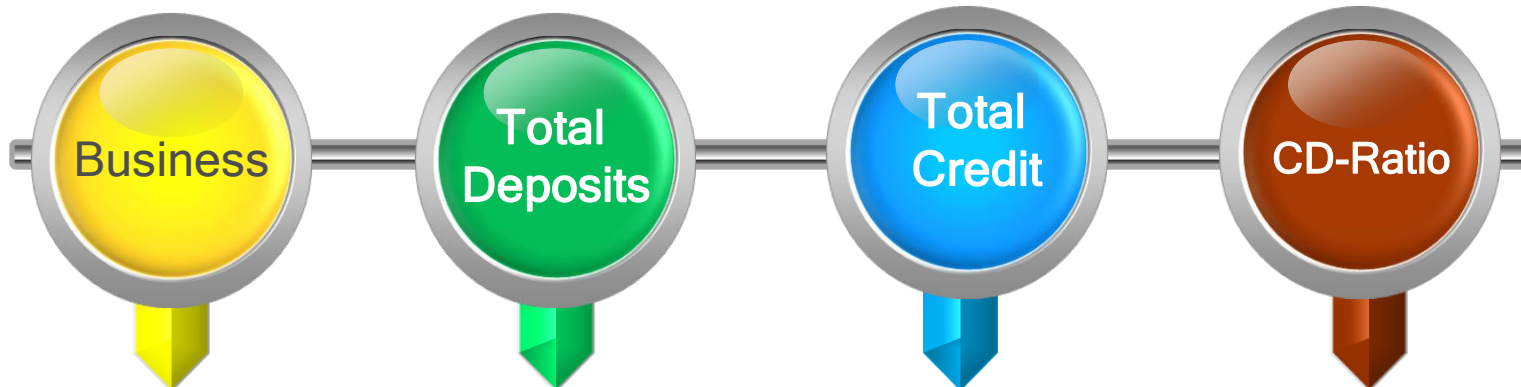
Total Deposits

reached a level of ₹ 1,31,180 crore from ₹ 1,20,804 crore as on 31.03.2012 up by 17.18% (annualised)

Total Credit

increased to ₹ 95,936 crore from ₹ 91,184 crore as on 31.03.2012 up by 10.42% (annualised)

CD Ratio at 73.13 % as against 74.32% in the previous year



Improved Bottomline H1

**Net Profit at ₹ 958 crore up by 9.46%
from ₹876 crore for H1, 2011-12**

NIM at 3.21% from 3.43% as on 31.03.2012

RoA at 1.30% from 1.31% for March 2012

**Cost Income Ratio at 38.87 %
from 38.71% as on 31.03.2012**

**EPS is ₹ 43.52 (annualised) as compared to
₹ 39.57 in 2011-12**

**Book Value per share improved to ₹ 237.47
from ₹ 214.94 as on 31.03.2012**

**CRAR (Basel II) is at 12.96%(If the Current half
year Profit is considered, CRAR improves to 14.03%
[Tier I -11.78%, Tier II – 2.25%] as against
13.47% in March 2012**

**Net Worth improved to ₹ 10,606 crore
compared to ₹ 9,637 crore as on 31.03.2012**

Improved Bottomline Q2

**Net Profit at ₹ 497 crore up by 6.0%
from ₹462 crore for Q1, 2012-13**

NIM at 3.12% from 3.30% in Q1 2012-13

RoA at 1.33% from 1.27% for Q1 2012-13

**Cost Income Ratio at 38.82 %
from 38.93% in Q1 2012-13**

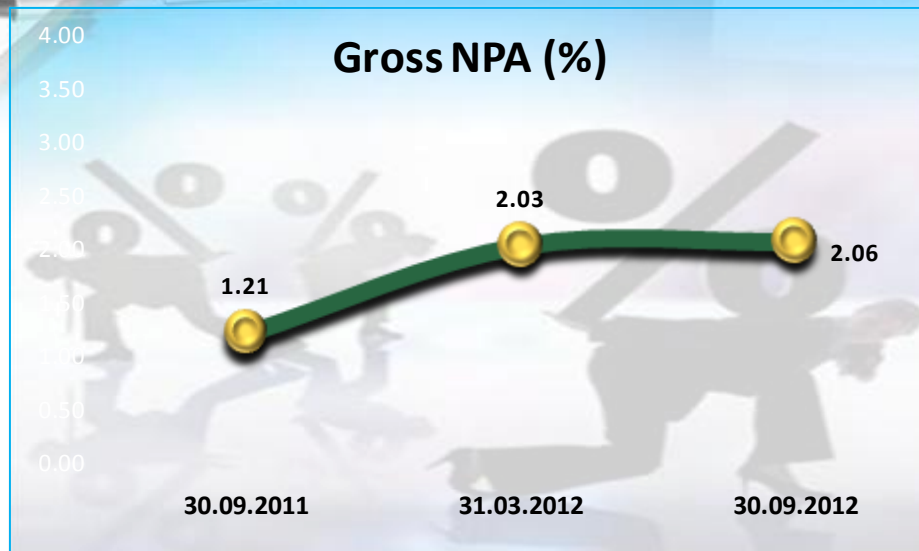
**EPS is ₹ 45.15 (annualised) as compared to
₹ 41.88 in Q1 2012-13**

**Book Value per share improved to ₹ 237.47
from ₹ 225.68 in Q1 2012-13**

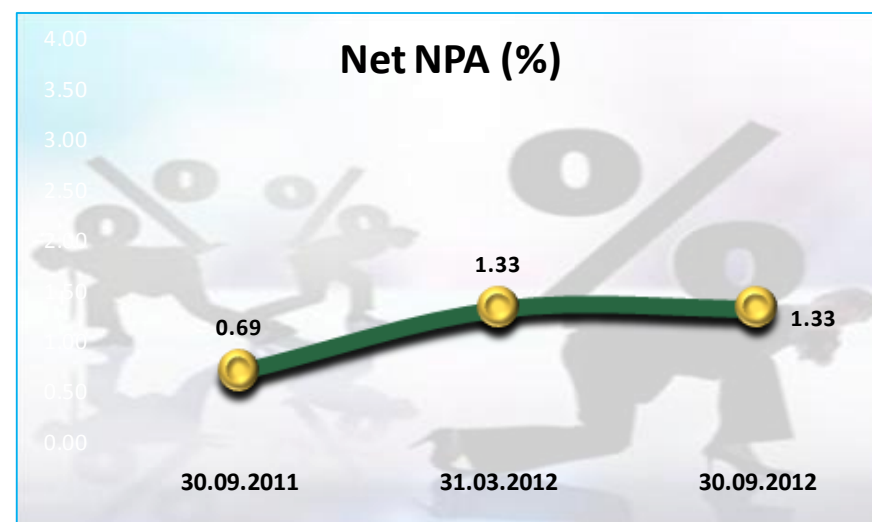
**CRAR (Basel II) is at 12.96% as against
12.98% as on 30.06.2012**

**Net Worth improved to ₹ 10,606 crore
compared to ₹ 10,099 crore as on 30.06.2012**

NPA Management

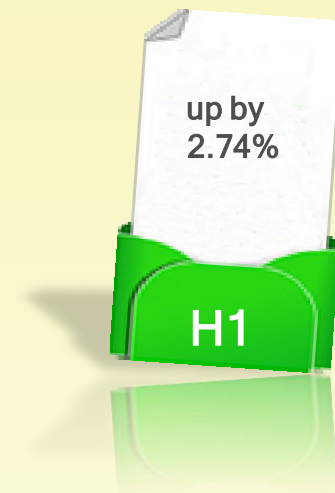
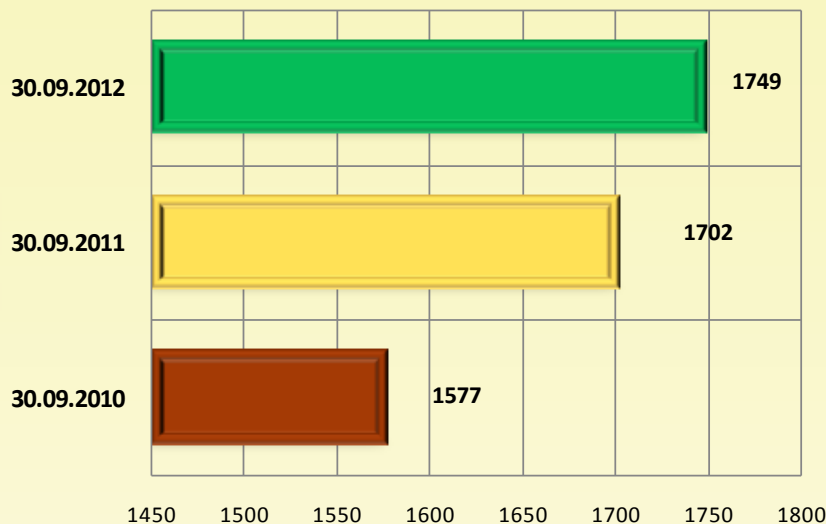


 **Provision Coverage Ratio is 70.97% as against the prescribed norm of 70%**

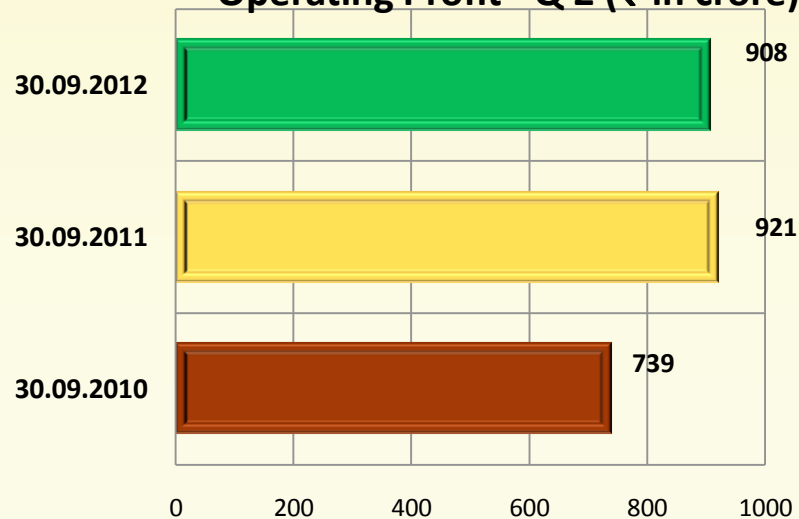


Operating Profit

Operating Profit - H 1 (₹ in crore)

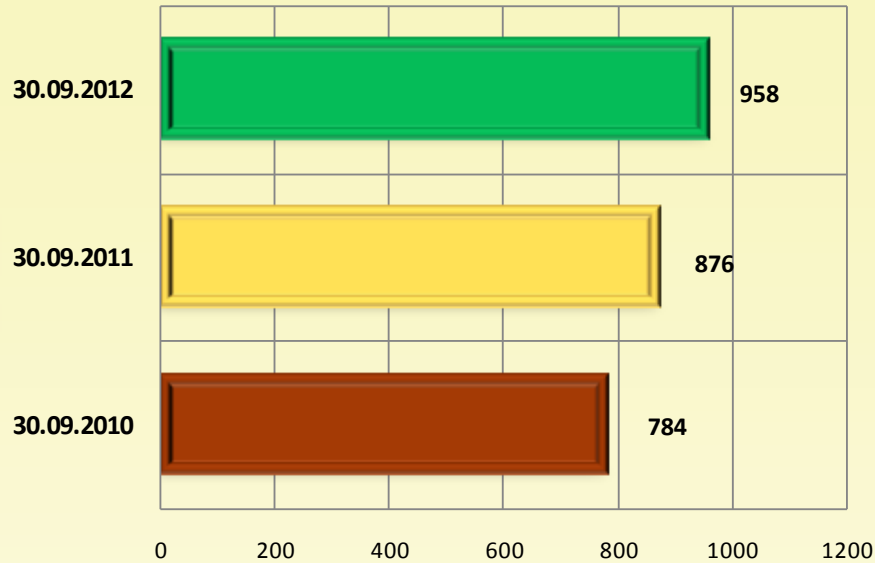


Operating Profit - Q 2 (₹ in crore)

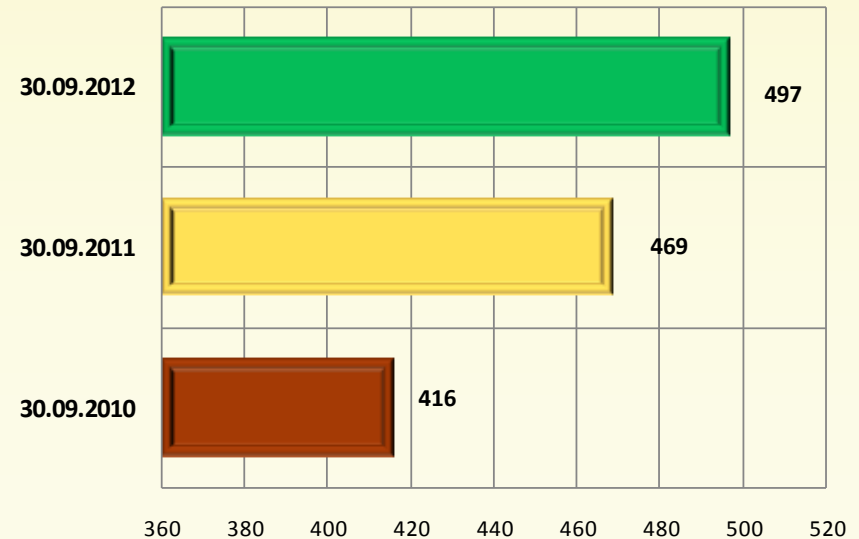


Net Profit

Net Profit- H 1 (₹ in crore)



Net Profit - Q 2 (₹ in crore)

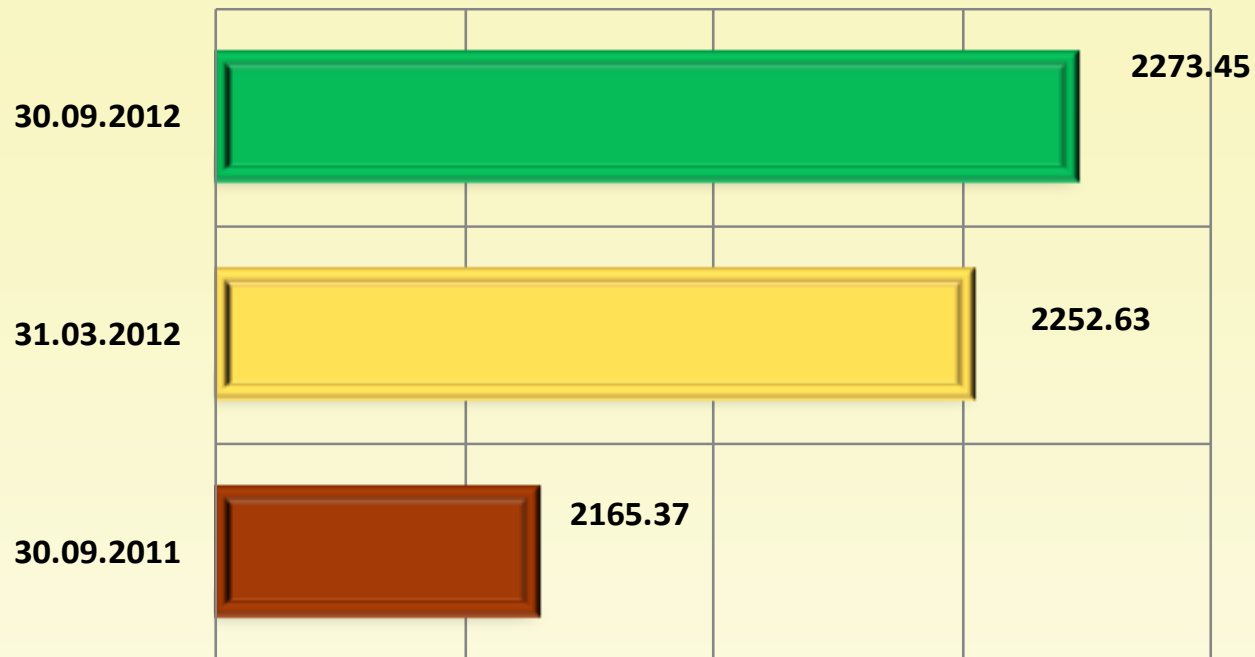


H1



Net Interest Income & NIM

Net Interest Income H 1 (₹ in crore)

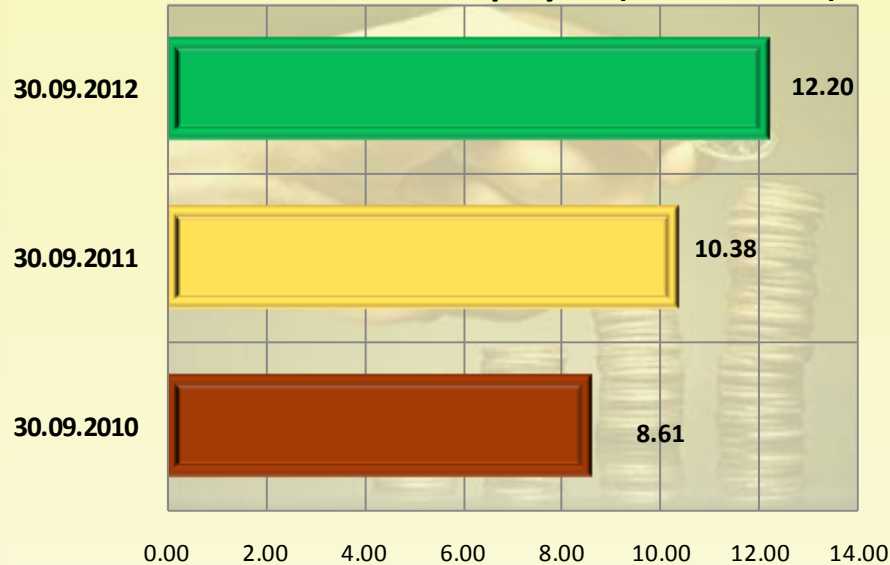


Financial Snapshot

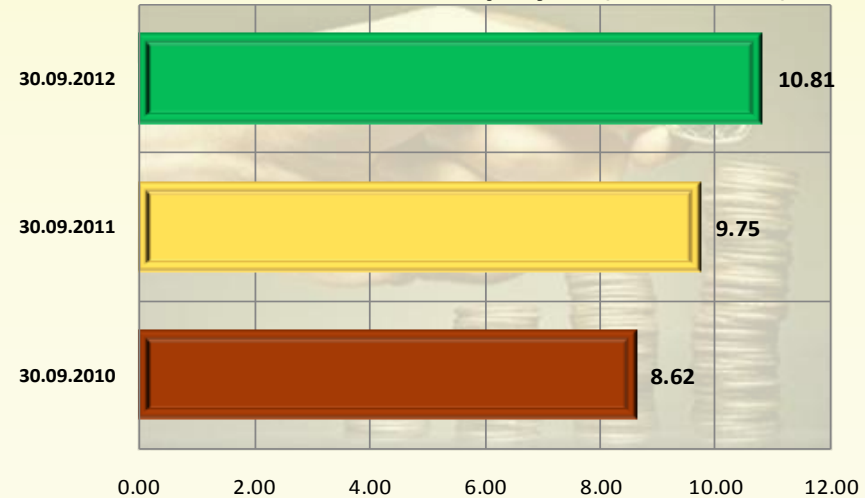
(₹ in crore)

Particulars	YE 2011-12	H1		Y-o-Y Growth %	Q2		Y-o-Y Growth %
		30.09.2011	30.09.2012		30.09.2011	30.09.2012	
Interest income	12231.32	5816.24	6784.18	16.64	3034.81	3410.38	12.38
Other Income	1232.16	591.62	587.25	-0.74	342.32	364.55	6.49
Total Income	13463.48	6407.86	7371.43	15.04	3377.13	3774.93	11.78
Interest Expenditure	7813.32	3650.88	4510.73	23.55	1899.45	2290.08	20.57
Operating expenditure	2187.00	1054.99	1112.04	5.41	556.80	576.42	3.52
Total Expenditure	10000.32	4705.87	5622.77	19.48	2456.25	2866.50	16.70
Net Profit	1746.97	875.62	958.43	9.46	468.69	496.69	5.97

Business Per Employee (₹ in crore)



Net Profit Per Employee (₹ in lakh)



H1: 2012-13

Networth improved to
₹ 10,606 crore
from ₹ 9,202 crore as on
30.09.2011

(₹ in crore)

Capital Adequacy Ratio (%)



	30.09.2011	30.09.2012
Tier I	8242.42	9587.50
Tier II	1948.06	2018.19
Total Capital	10190.48	11605.69
Tier I (%)	9.89	10.71
Tier II (%)	2.34	2.25
CRAR as per BASEL II	12.23	12.96

1

If the Current half year Profit is considered, CRAR improves to 14.03% [Tier I -11.78%, Tier II – 2.25%]

2

Headroom available ₹ 7569.31 crore.

3

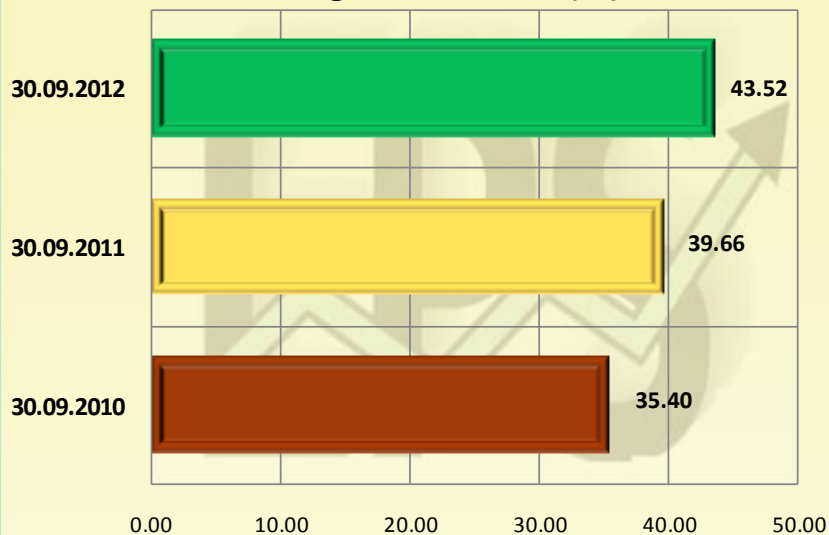
Government Permission to dilute 10% Govt. Holding i.e., to issue 6.14 crore shares amounting to ₹ 61.40 crore in hand

4

Rating for Tier II of ₹ 1000 crore by Rating Agencies. "AAA" by "CRISIL" & "CARE"

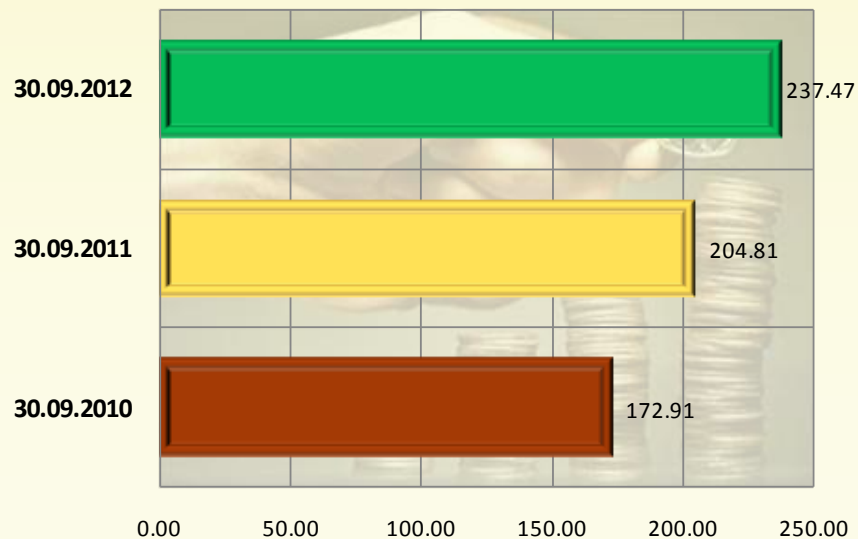
Share Holders' Value

Earning Per Share H1 (₹)



EPS
₹ 43.52

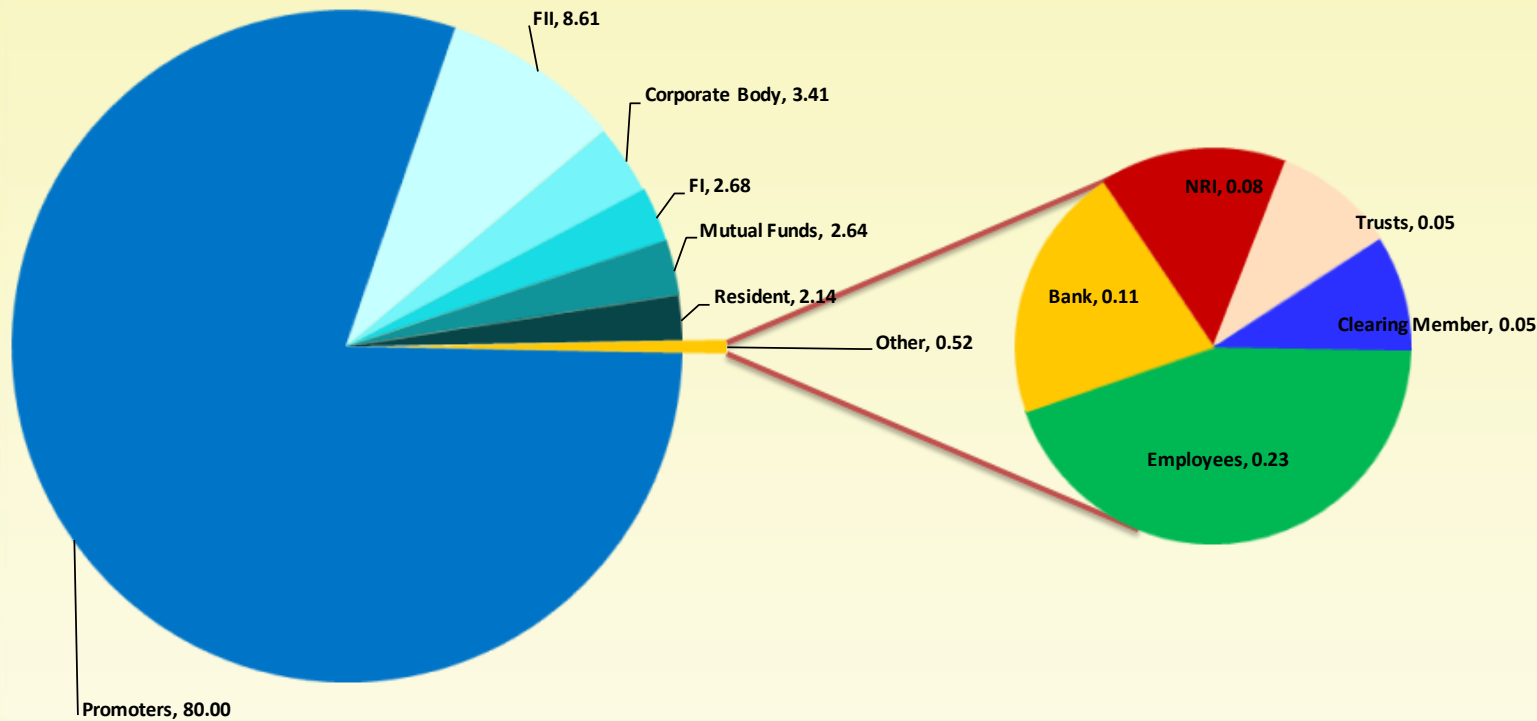
Book Value Per Share (₹)



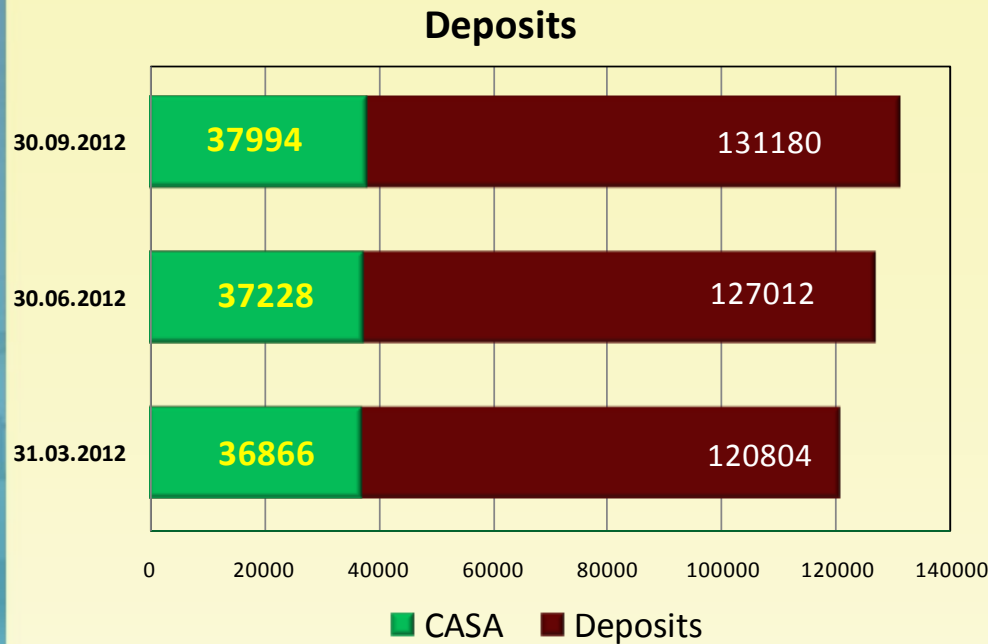
Book value
₹ 237.47

Pattern of Equity Share Holding

% of Holdings



Deposits



*Deposits up by
₹ 10,376 crore
₹ 1,31,180 crore
(17.18%) annualised
growth*

**Deposit Growth Y-o-Y
in the Banking system
is at 13.80%**

(₹ in crore)

GLOBAL	31.03.2012	30.06.2012	30.09.2012
Deposits	120804	127012	131180
Savings	29942	30936	31546
CASA	36866	37228	37994
% of CASA to Total Deposit	30.52	29.31	28.96

During the quarter, Bank has reduced its high cost deposits by ₹1491 crore

Composition of Advances

(₹ in crore)

Credit to	Position As on	
	31.03.2012	30.09.2012
Agriculture	13354	15060
Corporate & Commercial	49702	49531
Overseas Credit	4874	5495
Retail & Others	23254	25850
Total	91184	95936

Credit Growth Y-o-Y in the Banking system is at 15.7%

Gross Advances
Increased to
₹ 95,936 crore from
₹ 91,184 crore as on
31.03.2012

Corporate Credit
Bank has shed short
term loans of
₹ 949 crore
during this quarter

Priority Sector increased by
₹ 3,181 crore to
₹ 33,208 crore as on
30.09.2012 from
₹ 30,027 crore, constituting
38.39% of ANBC

Agriculture Credit
increased by ₹ 1706 Cr.
to ₹ 15060 crore as on
30.09.2012 constituting
17.41% of ANBC

Adjusted Net Bank Credit (ANBC) (as per
new classification norms of RBI)

Exposure to Industry

(₹ in crore)

Sector	30.09.2011	31.03.2012	30.09.2012
Mining and Quarrying (Incl. Coal)	334	391	256
Food Processing	957	875	1636
Beverages & Tobacco	264	277	304
Textiles	3745	3811	3790
Leather & Leather Products	131	138	133
Wood & Wood Products	125	126	120
Paper & Paper Products	412	477	514
Petroleum, Coal Products & Nuclear Fuels	1357	2442	1677
Chemicals and Chemical Products	521	730	759
Rubber, Plastics and their products	352	445	477
Glass & Glassware	211	221	293
Cement & Cement Products	1142	1084	1137
Basic Metal & Metal Products	3191	3448	3616
All Engineering	1627	2087	1914
Vehicles, Vehicle Parts & Trans Equipments	1082	1030	1013
Gems & Jewellery	77	75	73
Construction	511	545	389
Infrastructure	17211	16928	18333
Other Industries	997	1075	651

Investment Portfolio (Domestic)

(₹ in crore)

	Sep-11	Mar-12	Sep-12
Total Investments	34995	36741	42392
Of which, SLR Investments	28028	29763	32062
SLR HTM as a % to DTL	23.12	24.36	21.92
SLR % to DTL	26.37	28.12	25.13

Classification of Investments	Sep-11	Mar-12	Sep-12
HFT	119	178	213
	0.34%	0.48%	0.50%
AFS	10334	11083	14078
	29.53%	30.17%	33.21%
HTM	24543	25480	28101
	70.13%	69.35%	66.29%
M Duration	4.47	4.27	4.06

Lending to SHG.... Continued Thrust

- ✍ During the Half Year the Bank has disbursed **₹ 916.90 crore** to **33991** SHGs.
- ✍ The total Credit outstanding under SHG portfolio as on 30.09.2012 is **₹ 2397.12 cr.**
- ✍ The Bank has established **45 MICROSATE branches** (Specialized branches for Micro Finance) across the country.

(₹ in crore)

Period	No. of SHGs financed during the half year	Amount of Credit disbursed	Outstanding
Sep-10	39523	774	2047
Sep-11	40055	965	2379
Sep-12	33991	917	2397

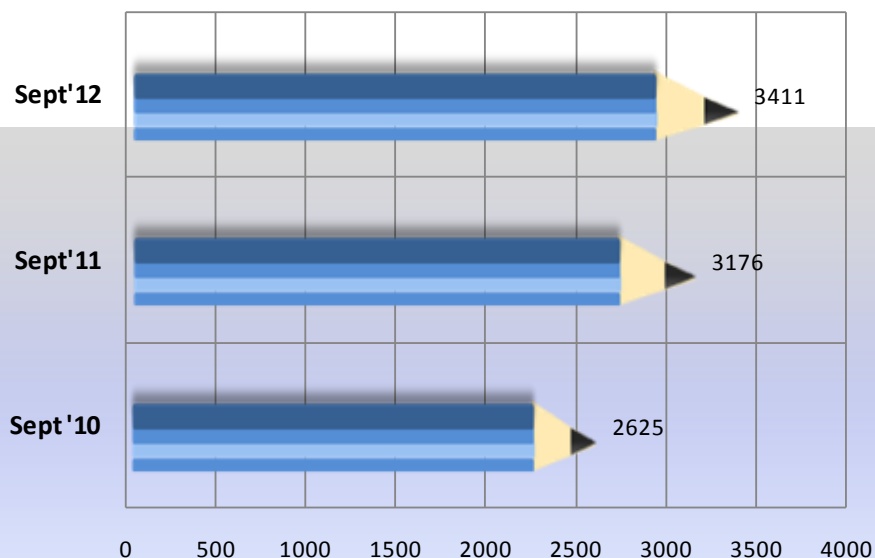
Focus on Education Loan

(₹ in crore)

Period	disbursed during the half year	Outstanding	No. of students financed
Sep-10	405.39	2625	66491
Sep-11	418.30	3176	70436
Sep-12	337.36	3411	58351

₹ 103 crore was written off during this quarter

Education Loan - H1 (₹ in crore)



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.

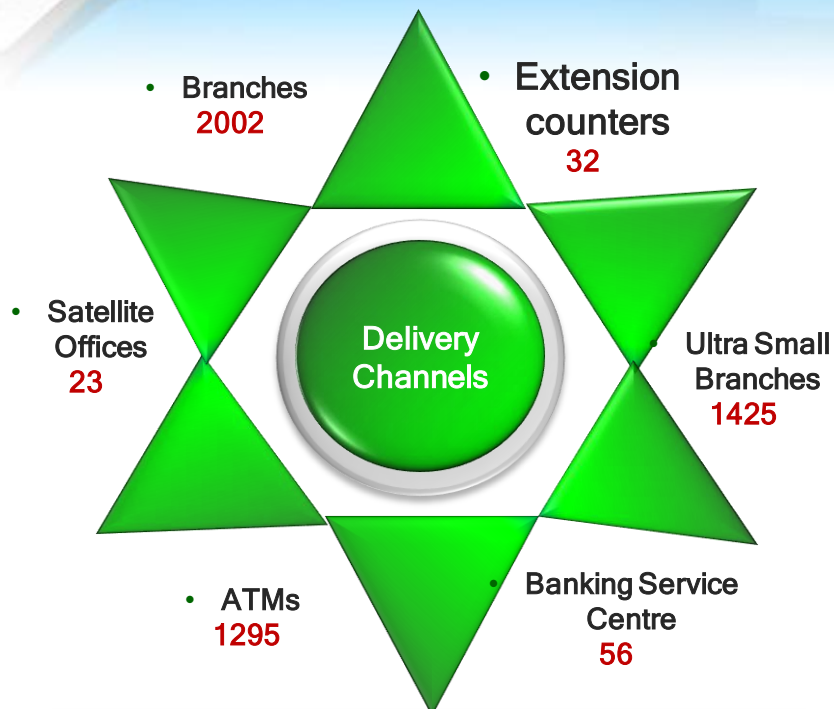
To support the National initiatives on skill development, IBA Model Loan Scheme for Vocational Education and Training implemented.

Web Based online education System put in place

students' sanctioned to Girl Fresh Education loan

place education system put in Web Based online

Pan India Network

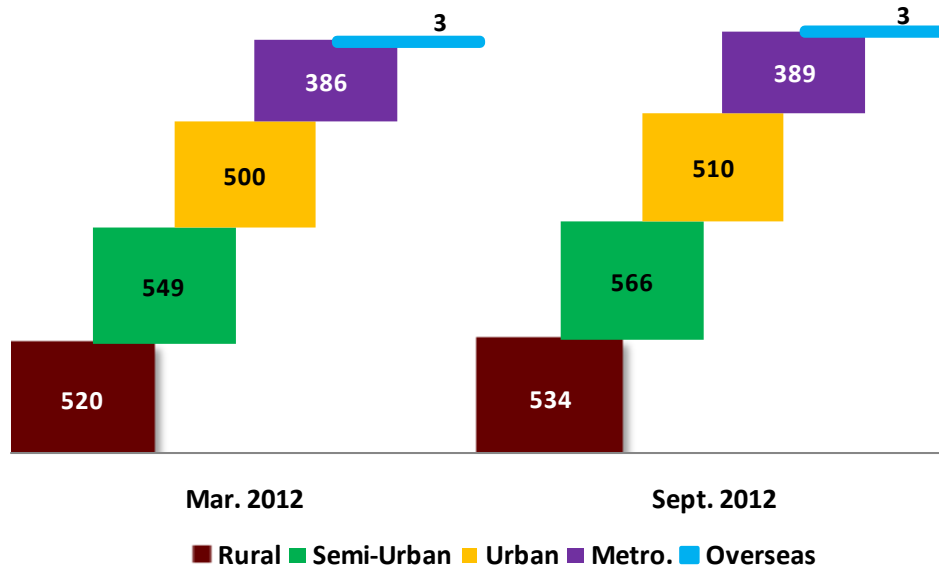


Alternate Delivery Channels

Mobile Banking : 1.06 lac customers

Internet Banking : 4.39 lac customers

53 branches
Opened
in 2012-13
so far.



Financial Inclusion Plan

✓ Under Financial Inclusion Plan, Indian Bank has been allotted with 1523 villages with population above 2000 for provision of banking services.

- ✓ All the 1523 villages have been provided with banking services as on 30th September 2012 as below:
- ✓ 1425 villages through Smart card based Business Correspondent (BC) Model
- ✓ 53 villages through Brick and mortar branches
- ✓ 38 Banking Service Centres (BSCs)
- ✓ 45 villages through Mobile Branch/Van

- ✓ Of the 587 villages with population 1600-2000 allotted, 52 villages have been provided banking services through ICT based smart card enabled BC Model.
- ✓ Bank has established 1425 Ultra Small Branches (USB) in the villages with population above 2000 covered through BC Model under Financial Inclusion

- ✓ Bank has opened 9.85 lacs Basic Savings Bank Accounts in the FI implementing villages and issued smart cards to the account holders. Under BC Model 8.91 lacs Basic Savings account have been opened and 7.89 lacs transaction amounting to ₹57.68 crore have been carried out in the villages.
- ✓ Overdraft in SB NO frill accounts and General Credit Card (GCC) facilities also been provided to 3629 beneficiaries in the villages.

Financial Inclusion Plan

✓ In Union Territory of Puducherry, where the Bank is the SLBC Convenor, under Financial Inclusion Plan a total of 42 villages with population above 2000 and 25 villages with population 2000 and below have been provided with banking services. Thus, UT of Puducherry is the first State in the Country to have provided banking services to all the villages including villages with population below 2000.

✓ In the state of Tamil Nadu, Bank has been disbursing pension under Social Security Schemes (SSS) through Field Business Correspondents. Pension payment is made to 1.51 lakh beneficiaries at their doorsteps in all the 986 villages with population above 2000 allotted to our Bank in the State.

✓ Opening of one account per family: Out of 12.58 lakh household to be covered in 1523 villages with population above 2000, 10.92 lakh households are covered.
 ✓ Campaigns are being organised for providing one account per family in all the service area villages.

✓ As advised by Govt. of India, Bank has initiated a special drive for opening accounts of migrant labour and street vendors/ hawkers who are working within 500 metres of the branches in Urban and metro areas. As on 30.09.2012, accounts have been opened to 11,243 migrant labourers and street vendors by the urban and metro branches

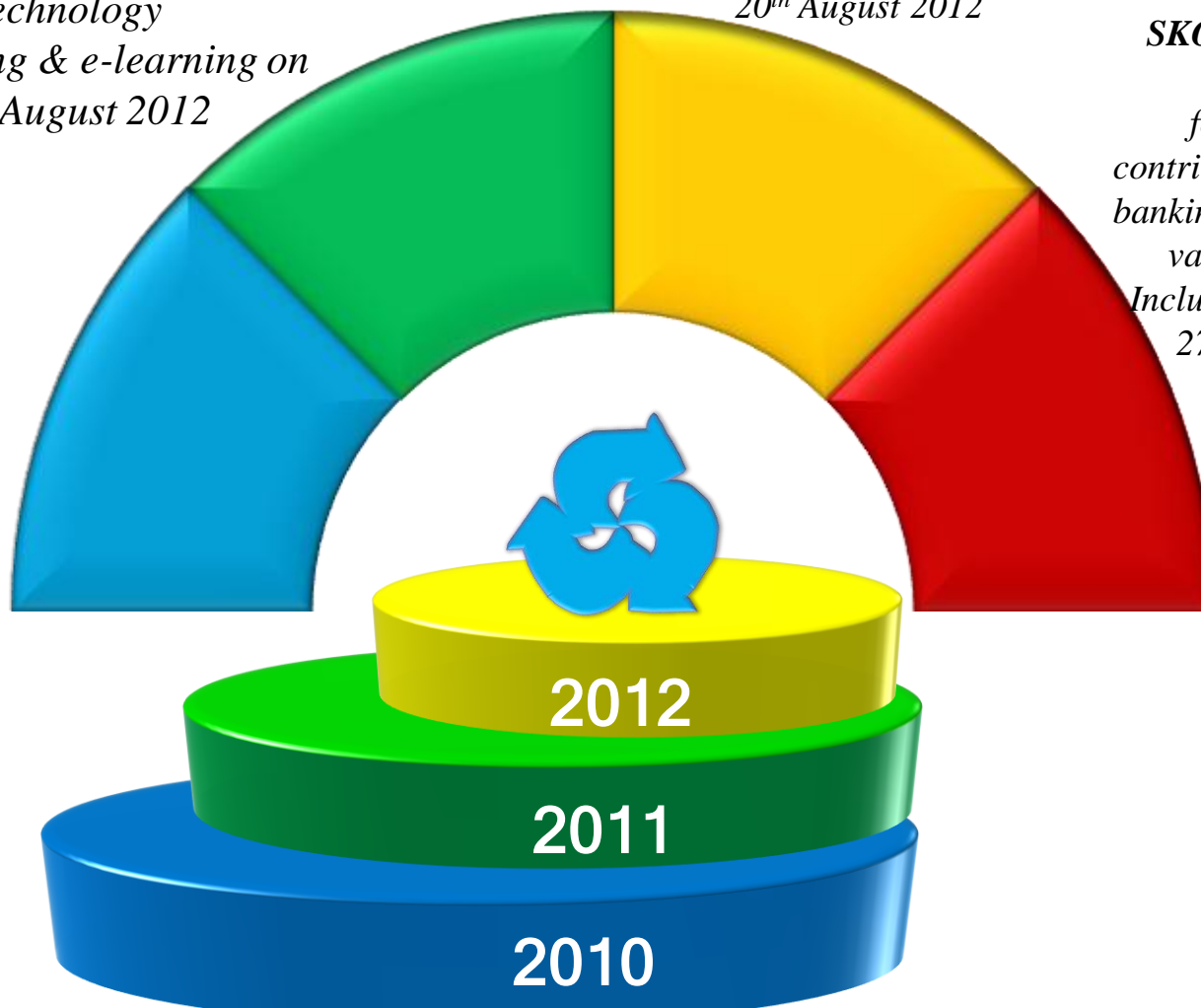
Awards

**IBA Banking Technology
Awards 2011** for best use of
technology
in Training & e-learning on
27th August 2012

**The Sunday Standard
FINWIZ Award 2012**
for Quickest Turnaround on
20th August 2012

**SKOCH Challenger
Award 2012**
for outstanding
contribution in providing
banking services through
various Financial
Inclusion initiatives on
27th March 2012

**SKOCH Digital
Inclusion Award
2012**
for exemplary use of
technology
in Financial
Inclusion on 18th
September 2012



Awards

SKOCH Financial Inclusion Award for completion of 100% Financial Inclusion in Union Territory of Puducherry

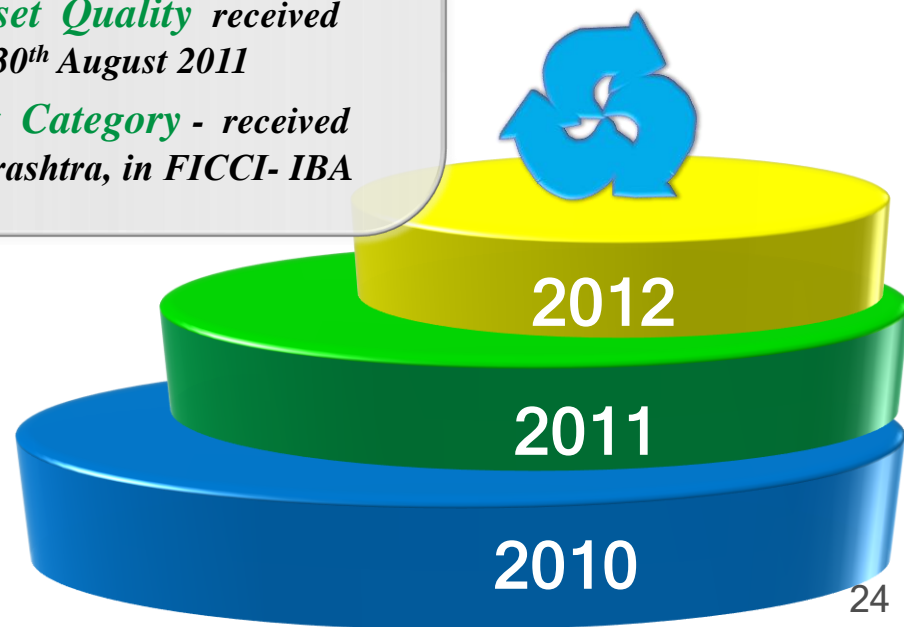
Outlook Money Awards 2011 for best Education Loan provider – received from Shri Montek Singh Ahluwalia, Hon'ble Deputy Chariman, Planning Commission on 20th December 2011.

Financial Express – Ernst & Young “Best Public Sector Bank Award 2010-11 (Runners up) – received from Shri Pranab Mukherjee, then Hon'ble Union Finance Minister on 17th September 2011

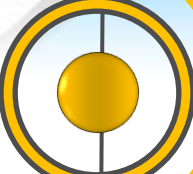
CNBC - TV 18 Award for the Best Public Sector Bank in mid size category for superior quality of assets, profitability, efficiency & productivity – received from Shri Veerappa Moily, Hon'ble Union Minister for Corporate Affairs on 12th September 2011

Dun & Bradstreet Banking Award 2011 for Best Asset Quality received from Shri S S Tarapore, Former Deputy Governor, RBI on 30th August 2011

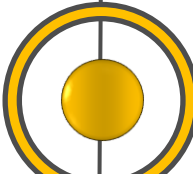
"Best Risk Master Award" under Public Sector Bank Category - received from Shri Prithviraj Chavan, Hon'ble Chief Minister of Maharashtra, in FICCI- IBA Conference FIBAC 2011 on 25th August 2011



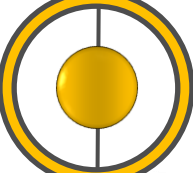
Initiatives



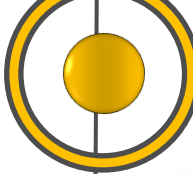
Electronic Term Deposit Account (E-TDA) opening through net banking - customers having net banking facility can open term deposit accounts (FD/STD/RIP/RD/VRD) electronically by instant debit to the accounts through net banking. An electronic receipt/ acknowledgement is provided to the customer providing the details of deposit opened.



Merchant Payment Integration through e-billing Solution (EBS) - Integrated with E-Billing Solutions Pvt. Ltd. for online merchant transactions / utility payments through net banking facility covering 2775 billers / merchants.



Collection of Andhra Pradesh State VAT/CST, Professional Taxes (PT) for Government of Maharashtra, Centralised Orissa VAT/CST payment, TN Regional Transport Department-Payment through e-payment module launched. Interbank Mobile payment services via J2ME Mobile Banking Facility. Tamilnadu Electricity Bill payments through SMS Mode.



Collection of Fees for Tamilnadu Public Service Commission for Grade IV is facilitated using Multiutility Module. Online fee collection facility for students of Distance Education, University of Madras

Initiatives

- ✓ Number of ATMs has increased to 1295 as on 30.09.2012 (including 362 offsite ATMs)
- ✓ 87 Biometric ATMs for extending 24x7 services to Self Help Groups (SHG).
- ✓ Bank's customers can access more than 100500 ATMs across the country under the sharing arrangement.
- ✓ ATM card base has increased to 80.60 lakh from 66.24 lakh as on 30.09.2011.
- ✓ Cash-in ATMs at e-banking lounges at Alwarpet. & ISB, Mohali

Indian Bank Prepaid Gift Card has been launched on 26.09.2012 – “*A Gift in Style*”
 can be used for shopping and Online Purchases

Indian Bank Prepaid International Travel Card has been launched on 26.09.2012 - “*Travel with delight*”

MoU Entered with National Small Industries Corporation (NSIC) to focus on MSME Segment.

Business

Exchange Rates
Euro
Indian rupee
Japanese yen

100	1	66.55
100	100	33.50

ADRS, GDRS AND FOREIGN-TRADED STOCK

Thank You...

भारतीय बैंक
Indian Bank

