



Presentation on  
Performance of the Bank

Financial Results - December 2012

Chennai  
02.02.2013

Slide :



## Global Business

has increased to  
₹ 2,35,060  
crore from  
₹ 2,07,014 crore as  
on 31.12.2011 up  
by 13.55%  
(y-o-y)

Business

## Total Deposits

reached a level of  
₹ 1,35,077 crore  
from ₹ 1,18,970  
crore as on  
31.12.2011  
up by 13.54%  
(y-o-y)

Total  
Deposits

## Total Credit

increased to  
₹ 99,983 crore  
from  
₹ 88,044 crore as  
on 31.12.2011  
up by  
13.56%  
(y-o-y)

Total  
Credit

## CD Ratio

at 74.02% as  
against 74.01%  
in the previous  
year

Credit  
Deposit  
Ratio

Dec.2012

2

Net Profit at  
₹1289 crore

NIM at 3.16%

Cost Income  
Ratio at 41.17%

RoA at 1.14%



Book Value per share  
improved to ₹245

EPS is ₹ 38.91 (annualised)

CRAR (Basel II) is at  
13.07%



Net Profit at  
₹331 crore

NIM at 3.07%

Cost Income  
Ratio at 45.93%

RoA at 0.85%



# Total Income 3Qs

Up by  
2.44%

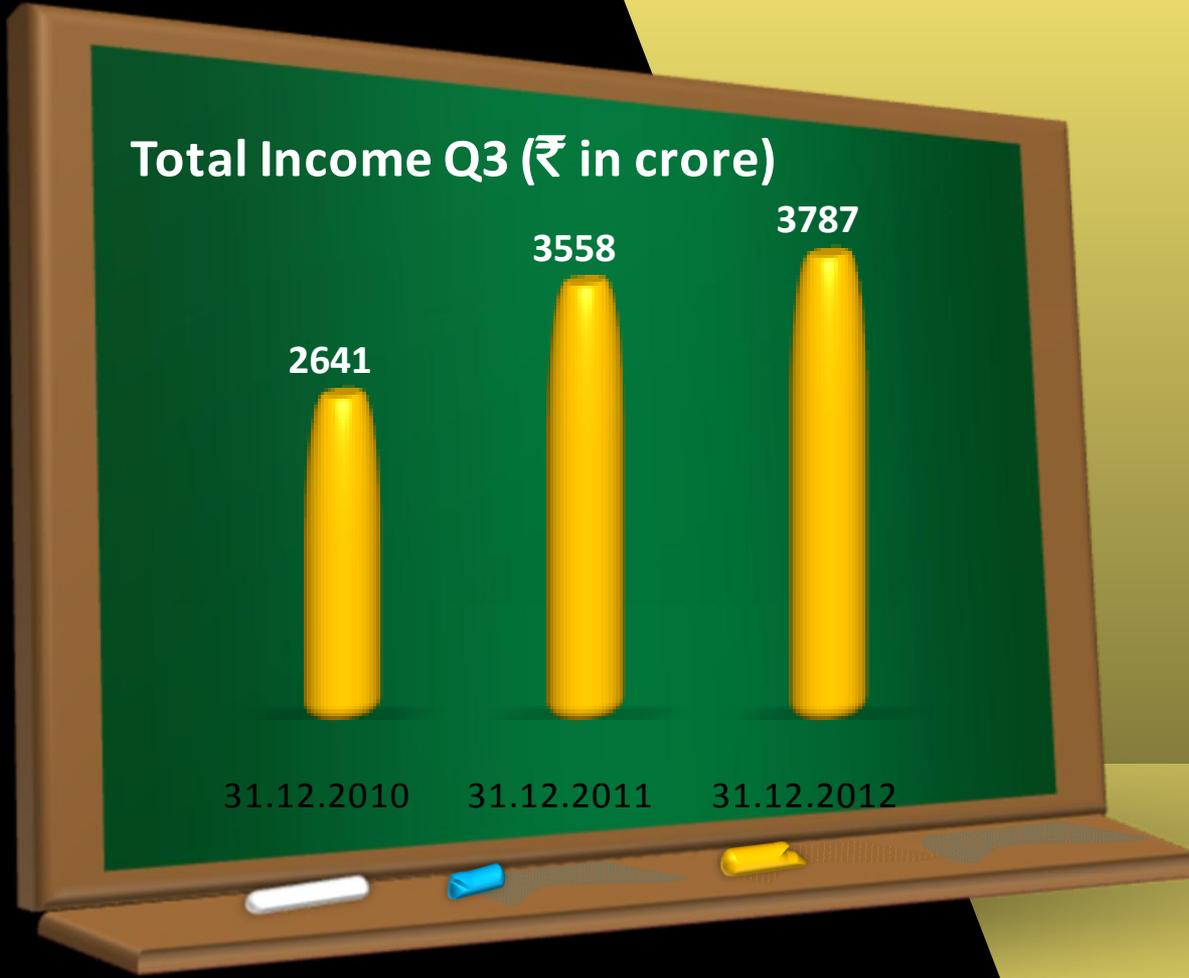
Net Interest Income (₹ in crore)



Up by  
11.97%

Total income (₹ in crore)





(₹ in crore)

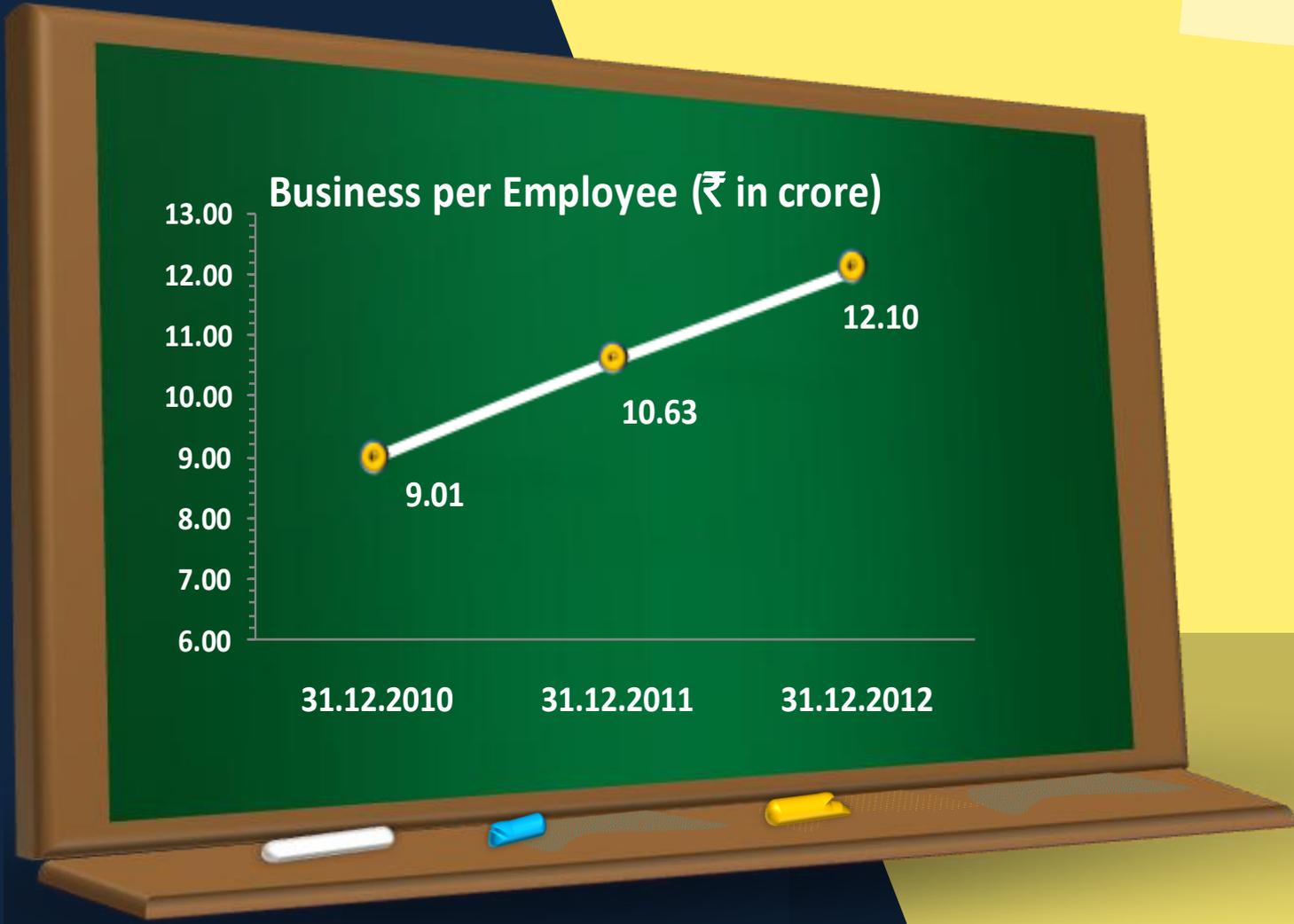
		NME, 2011	NME, 2012
<b>Net Profit</b>		<b>1402</b>	<b>1289</b>
Within which:	Deferred Tax Liability Reversal	52.33	-
	One time Forex Income	51.00	4.90
<b>Total</b>		<b>103.33</b>	<b>4.90</b>
<b>Net Profit less DTL &amp; FX Income</b>		<b>1298.22</b>	<b>1284.11</b>
<b>Additional Provision made in the current quarter</b>			
<b>Additional Provision for pension &amp; gratuity liabilities for VRS optees</b>			<b>40.00</b>
<b>Adhoc provision for wage revision</b>			<b>15.00</b>
<b>Increased provision on Restructured Assets as per revised RBI guidelines at 0.75%</b>			<b>39.70</b>
<b>Additional Provision on NPV basis</b>			<b>56.00</b>
<b>Total of additional Provisions</b>			<b>150.70</b>
<b>Net Profit less of additional Provisions</b>		<b>1298.22</b>	<b>1434.81</b>



(₹ in crore)

		Q3, 2011	Q3, 2012
<b>Net Profit</b>		<b>526</b>	<b>331</b>
Within	Deferred Tax Liability Reversal	52.33	-
which:	One time Forex Income	51.00	4.90
<b>Total</b>		<b>103.33</b>	<b>4.90</b>
<b>Net Profit less DTL &amp; FX Income</b>		<b>422.60</b>	<b>325.68</b>
<b>Additional Provision made in the current quarter</b>			
<b>Additional Provision for pension &amp; gratuity</b>			<b>40.00</b>
<b>Adhoc provision for wage revision</b>			<b>15.00</b>
<b>Increased provision on Restructured Assets</b>			<b>39.70</b>
<b>Additional Provision on NPV basis</b>			<b>56.00</b>
<b>Total of additional Provisions</b>			<b>150.70</b>
<b>Net Profit less of additional Provisions</b>		<b>422.60</b>	<b>476.38</b>

Productivity



**NPA Management**

Gross NPA (₹ in crore)



	31.03.2012	31.12.2012
Gross NPA (%)	2.03	3.18
Net NPA (%)	1.33	2.17

Net NPA (₹ in crore)



## Capital

(₹ in crore)

	31.12.2011	31.12.2012
Tier I	8151	9587
Tier II	1955	2067
<b>Total Capital</b>	<b>10107</b>	<b>11655</b>
Tier I (%)	9.55	10.75
Tier II (%)	2.29	2.32
<b>CRAR as per BASEL II</b>	<b>11.84</b>	<b>13.07</b>

If the Current nine month Profit is considered, CRAR improves to 14.52% [Tier I – 12.20%, Tier II – 2.32%]

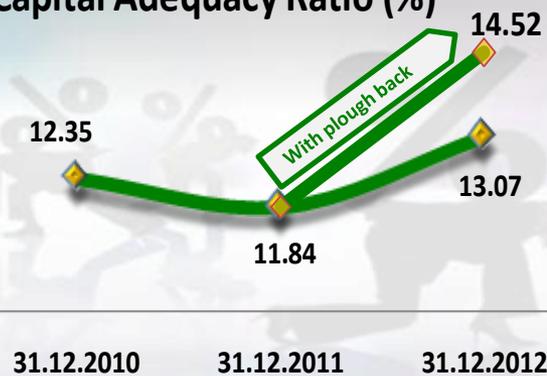
Head Room available ₹ 7520 Crore

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

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

Networth improved to  
 ₹ 10,936 crore  
 from ₹ 9,728 crore as on  
 31.12.2011

### Capital Adequacy Ratio (%)



Dec.2012

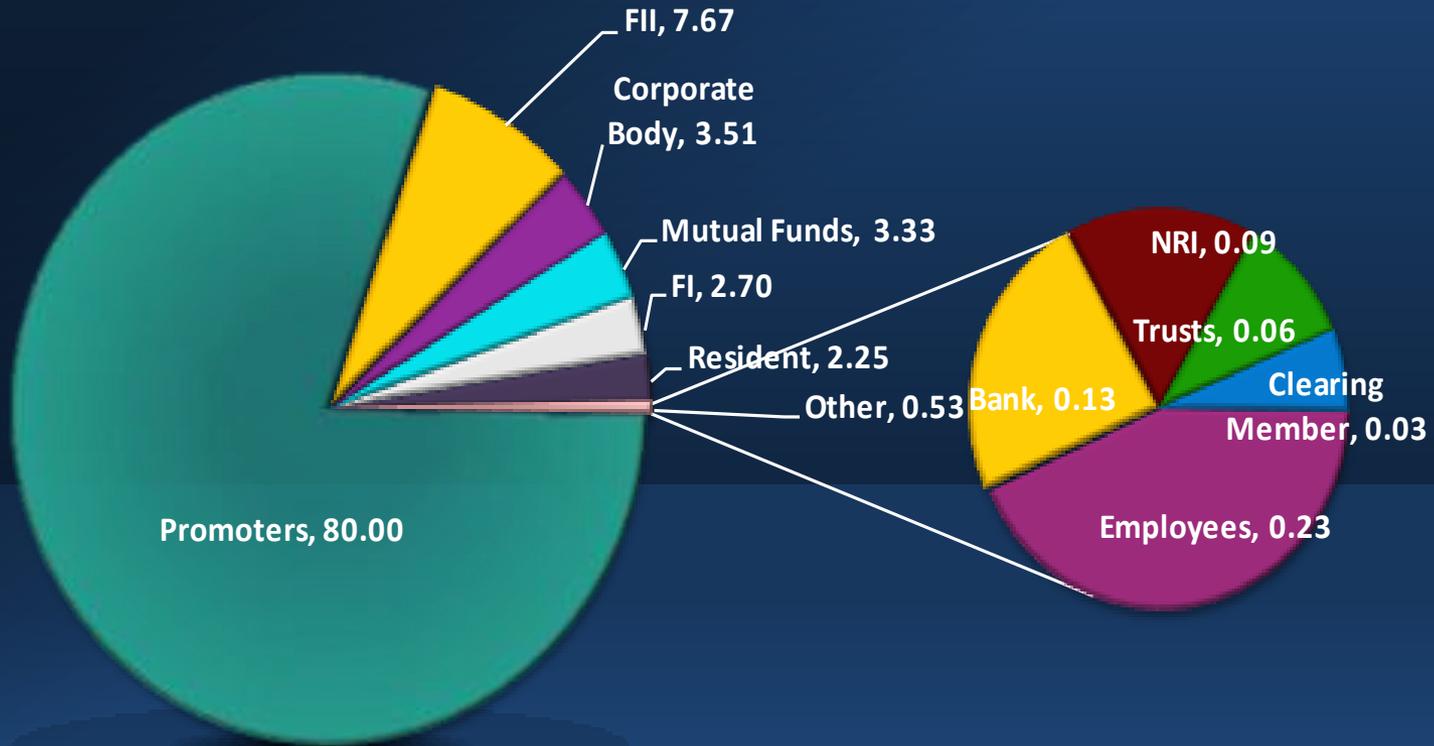
11



### Book Value Per share NME (₹)



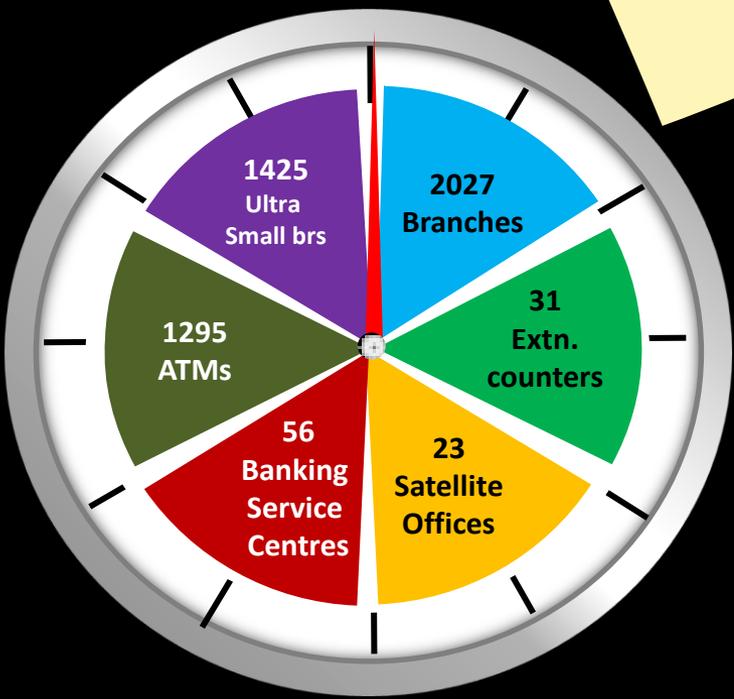
# Share Holding Pattern



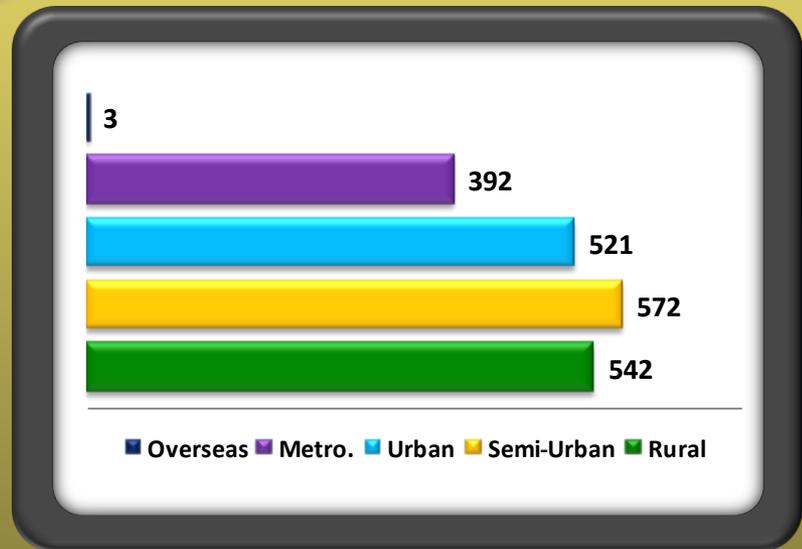
Dec. 2012

*Pan India Network*

*Position as on 31.12.2012*



*81 branches Opened during nine month ended Dec.2012*



**Alternate Delivery Channels**  
**Mobile Banking : 1.15 lac customers**  
**Internet Banking : 4.76 lac customers**

**Customer Base : 29 million**



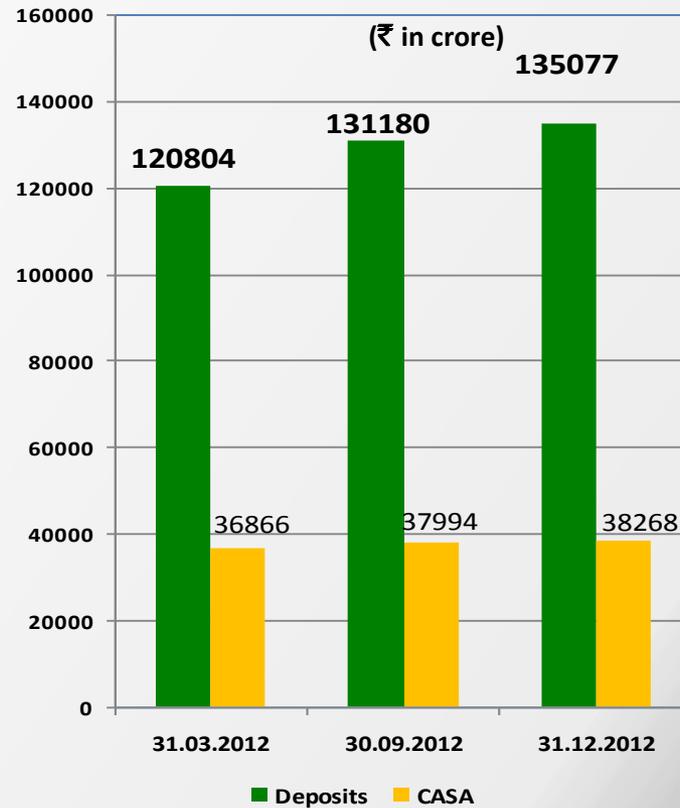
# Deposits

1

Deposit Growth Y-o-Y - 13.54%

(₹ in crore)

GLOBAL	30.09.2012	31.12.2012
Deposits	131180	135077
CASA	37994	38268
% of Domestic CASA to Total Deposits	30	30



Dec.2012

15

### Gross Advances

**1**

Increased to ₹ 99,983 crore from ₹ 88,044 crore as on 31.12.2012

**2**

Credit Growth Y-o-Y - 13.56%

### Priority Sector Credit

**3**

Increased by ₹ 4,524 crore to ₹ 34,551 crore as on 31.12.2012 from ₹ 30,027 crore as on 31.03.2012, constituting 39.94% of ANBC

### Agriculture Credit

**4**

Increased by ₹ 2537 Cr. to ₹ 15891 crore as on 31.12.2012 constituting 18.37% of ANBC

## Composition of Advances

(₹ in crore)

Credit to	Position As on		YoY %
	31.12.2011	31.12.2012	
Agriculture	13588	15891	16.95
Corporate &	46770	50939	8.91
Retail Loans	12538	14624	16.63
MSME	10062	12410	23.34
Overseas Credit	5086	6119	20.33
<b>Total</b>	<b>88044</b>	<b>99983</b>	<b>13.56</b>

(₹ in crore)

Industry Name	31.03.2012	31.12.2012
Mining and Quarrying (Incl. Coal)	391	305
Beverages & Tobacco	277	203
Textiles	3811	3654
Leather & Leather Products	138	147
Wood & Wood Products	126	131
Paper & Paper Products	477	521
Petroleum, Coal Products &	2442	1629
Chemicals and Chemical Products	730	808
Rubber, Plastics and their products	445	474
Glass & Glassware	221	300
Cement & Cement Products	1084	1139
Basic Metal & Metal Products	3448	4182
All Engineering	2087	1985
Vehicles, Vehicle Parts & Transport Equipments	1030	736
Gems & Jewellery	75	103
Construction	545	468
Infrastructure	16928	19355
Other Industries	1075	1451

Dec.2012

17

(₹ in crore)

	Mar-12	Dec-12
Total	36741	42033
Of which, SLR Investments	29763	32049
SLR HTM as a % to DTL	24.36	22.21
SLR % to DTL	28.12	25.96
HFT	178	98
	0.48%	0.23%
AFS	11083	14552
	30.17%	34.62%
HTM	25480	27383
	69.35%	65.15%
M Duration	4.27	4.22

Dec.2012

18

Initiatives

### ETDA

**E**lectronic 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. Separate Menu provided to view the TD details

### Online Payment

Collection VAT/CST for the Government of Maharashtra through our Net Banking. enabled our customers to make online payment of Maharashtra Government RTO fees, court fees, Inspector General of Registration(IGR) charges etc. for Government of Maharashtra through our internet Banking channel hosted by Maharashtra State Government Virtual Treasury.

### EBS

**M**erchant Payment Integration through e-billing Solution (EBS) - Integrated with E-Billing Solutions Pvt. Ltd. for online merchant transactions / utility payments through net banking facility.

### Online Fees

**C**ollection 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



## ATM

- ✓ Number of ATMs has increased to 1295 as on 31.12.2012 (including 361 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 84.88 lakh from 70.01 lakh as on 31.12.2011.
- ✓ Cash-in ATMs at e-banking lounges at Alwarpet. & ISB, Mohali

## Prepaid International Travel Card

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

## Prepaid Gift Card

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

## MoU

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



# Lending to SHG- Continued thrust...

- ✍ During the Nine Months ended period the Bank has disbursed ₹ 1264.18 crore to 46464 SHGs.
- ✍ The total Credit outstanding under SHG portfolio as on 31.12.2012 is ₹ 2338.38 crore.
- ✍ The Bank has established **45 MICROSATE branches** (Specialized branches for Micro Finance ) across the country.
- ✍ Total SHGs linked so far : 6,45,174

✍ Total SHGs linked so far : 6,45,174

branches for Micro Finance ) across the country.

Dec.2012

21

(₹ in crore)

Period	Disbursed during the Nine Months	Out standing	No. of students financed
Dec-12	403.52	3648	66196



✓ 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.

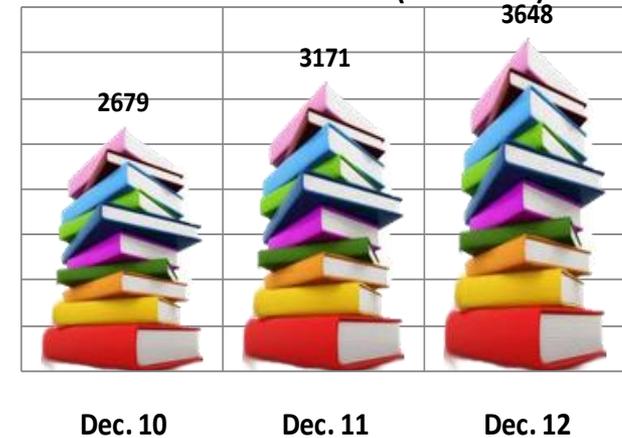
✓ Interest Concession of 0.50% on the applicable card rate on Fresh Education Loan sanctioned to Girl students.

✓ 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 184 students were given in principal sanction

Education Loan - NME (₹ in crore)



Dec.2012

22



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 31<sup>st</sup> December 2012 as below:

- ✓ 1425 villages through Smart card based Business Correspondent (BC) Model
- ✓ 15 villages through Brick and mortar branches
- ✓ 38 Banking Service Centres (BSCs)
- ✓ 45 villages through Mobile Branch/Van



Of the 584 villages with population 1600-2000 allotted, 401 villages have been provided banking services. 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 11.30 lacs Basic Savings Bank Accounts in the FI implementing villages and issued smart cards to the account holders. Under BC Model 10.20 lacs Basic Savings account have been opened and 13.83 lacs transaction amounting to ₹105.98 crore have been carried out in the villages.

Overdraft in SB NO frill accounts and General Credit Card (GCC) facilities also been provided to 3683 beneficiaries in the villages.

- ✓ 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 Scheme (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, 11.31 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 31.12.2012, accounts have been opened to 16,848 migrant labourers and street vendors by the urban and metro branches
- ✓ In UT of Puducherry, Bank has established 24X7 call centre to assist the urban and Migrant labourers in opening of Bank Accounts
- ✓ Of the 51 districts identified for Direct Benefit Transfer, Indian Bank is Lead Bank in Chittoor district in Andhra Pradesh and SLBC convener in UT of Puducherry. As of now Direct Benefit Transfer is implemented under two schemes in each of the two districts

**Best Service Brand**

*Adjudged Fifth among the Public Sector Banks as the Best Service Brand by Economic Times Brand Equity.*

**NFS ATM Operational Excellence Award - 2012 (Runner-up)**

*Declared as Runner-up in the NFS ATM Operational Excellence Award 2012 under Public Sector Bank category*

**Outlook Money Awards**

*Outlook Money Awards 2012 for Best Bank*

# Awards in the recent past...

**The Sunday  
Standard  
FINWIZ Award  
2012**

*for Quickest  
Turnaround on  
20<sup>th</sup> August 2012*

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

**SKOCH Digital  
Inclusion  
Award 2012**

*for exemplary  
use of technology  
in Financial  
Inclusion on 18<sup>th</sup>  
September 2012*

**IBA Banking  
Technology  
Awards 2011**

*for best use of  
technology in  
Training & E-  
learning on 27<sup>th</sup>  
August 2012*

Awards in the recent Past

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 20<sup>th</sup> 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 17<sup>th</sup> September 2011

Awards in the recent Past

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 12<sup>th</sup> September 2011

Dun & Bradstreet Banking Award 2011 for Best Asset Quality received from Shri S S Tarapore, Former Deputy Governor, RBI on 30<sup>th</sup> 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 25<sup>th</sup> August 2011



इंडियन बैंक  
Indian Bank

*Thank You!*

