



Presentation on Performance of the Bank

Financial Results FY:2012-13

FY
2012-13

Higher Topline

Global Business has increased to ₹ 2,49,136 crore from ₹ 2,11,988 crore as on 31.03.2012 up by 17.52% (y-o-y)

Global Business

Total Credit increased to ₹ 1,07,156 crore from ₹ 91,184 crore as on 31.03.2012 up by 17.52% (y-o-y)

Total Credit

Total Deposits

Total Deposits reached a level of ₹ 1,41,980 crore from ₹ 1,20,804 crore as on 31.03.2012 up by 17.53% (y-o-y)

CD Ratio

CD Ratio at 75.47% as against 75.48% in the previous year

Awards and Accolades

FY
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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, GoI 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



Awards and Accolades

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
Insustries

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

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Women Empowerment

Linkage of one crore SHG members

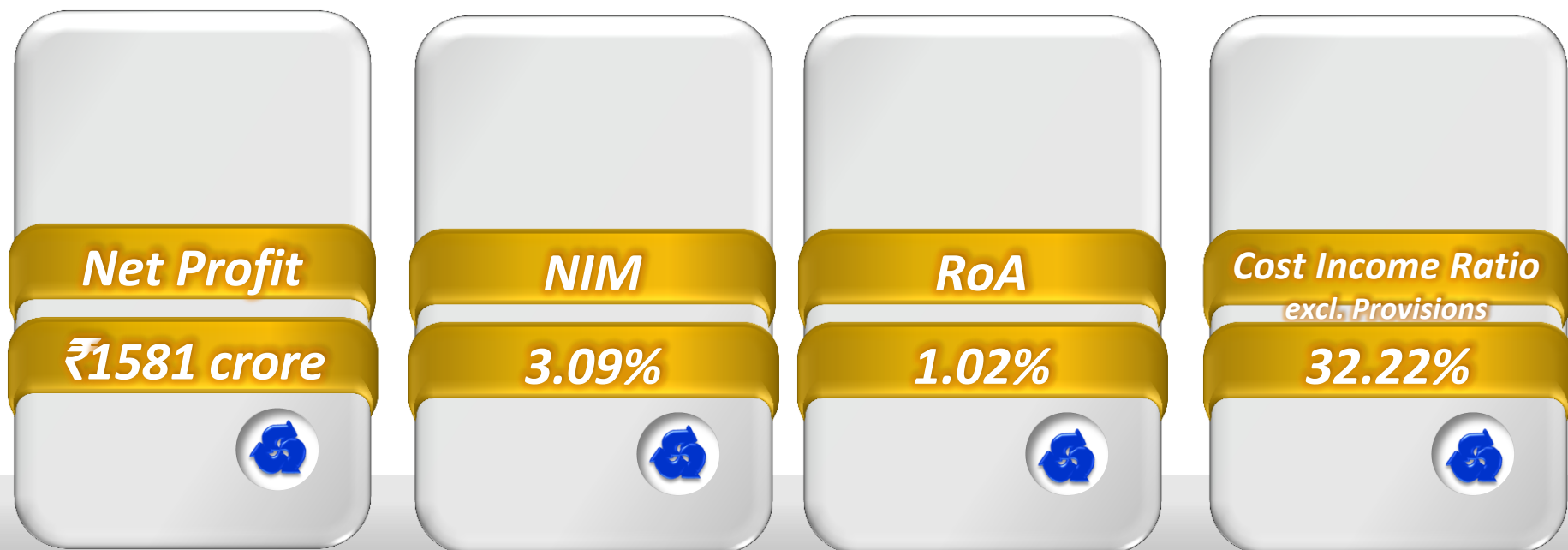




Financial Results FY:2012-13



Bottom line — FY 2012-13



Q4
2012-13

Bottom line - Q4

**Net Profit at
₹ 292 crore**

NIM at 2.88%

**Cost Income
Ratio at
63.99%**

RoA at 0.70%

- Additional Provisioning for Pension, Gratuity and Wage Revision of over ₹400 crores impacted Net Profit, Cost Income Ratio and RoA.

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Bottom line — FY 2012-13

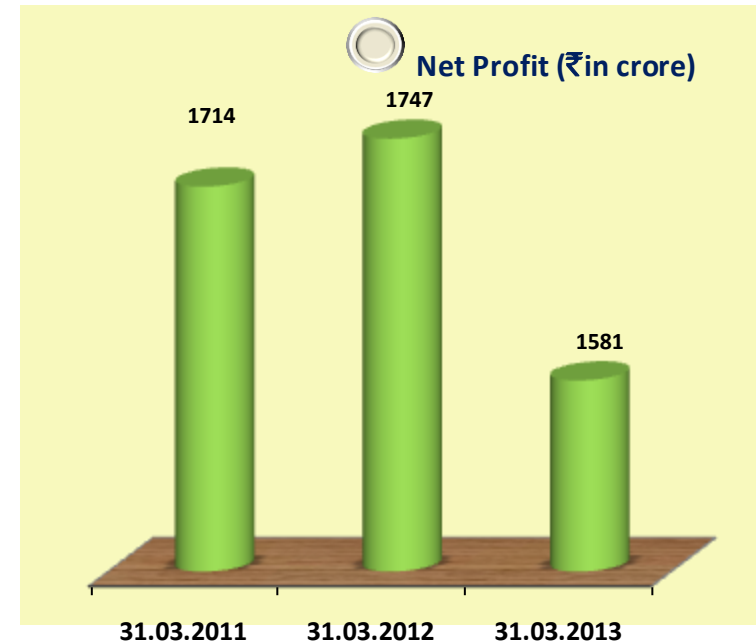
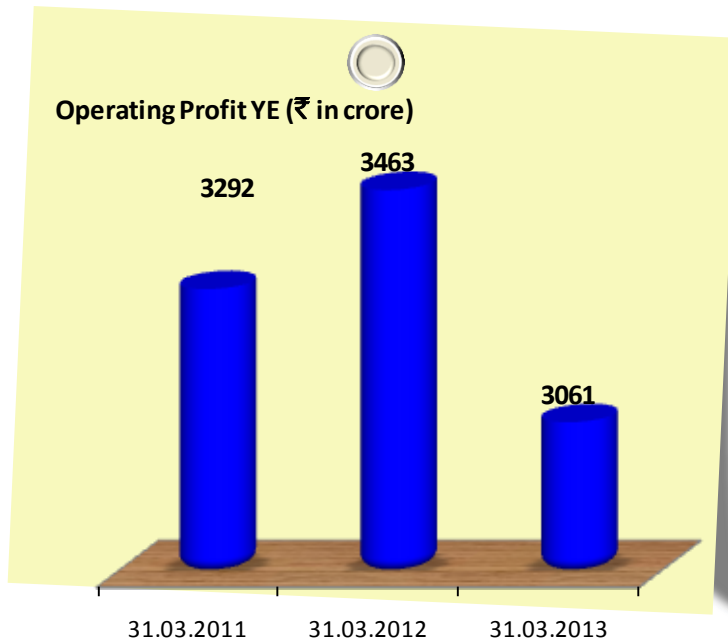
Book Value per
share improved to
₹242.89

EPS is ₹ 35.80
(annualised)

CRAR (Basel II) is
at 13.08%



Profit — FY 2012-13

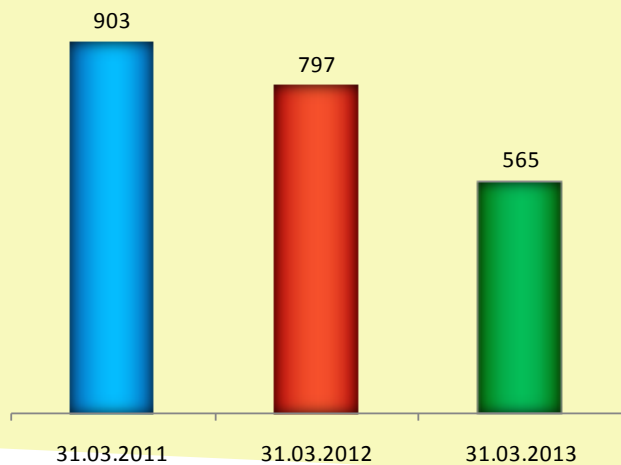


- The Net and operating profit were impacted by the additional provisions made towards Pension Fund at ₹ 704 crore, Gratuity Fund at ₹ 146 crore and for the ensuing Wage Revision at ₹ 38 crore.

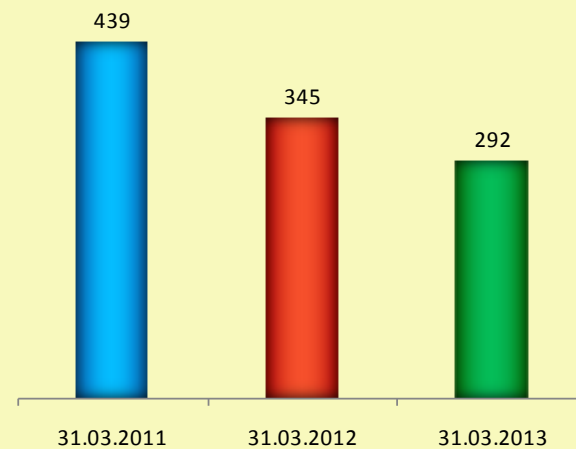


Profit — Q4

Operating Profit Q4 (₹ in crore)



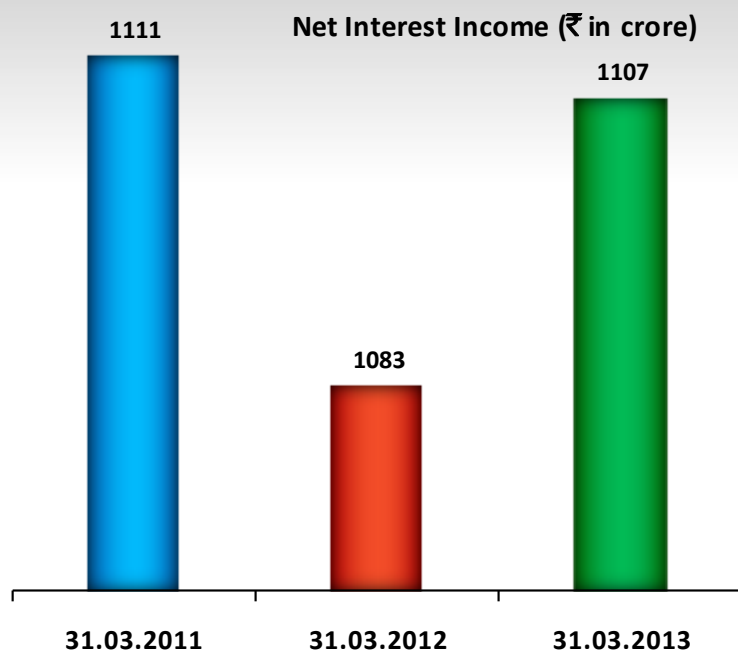
Net Profit Q4(₹ crore)



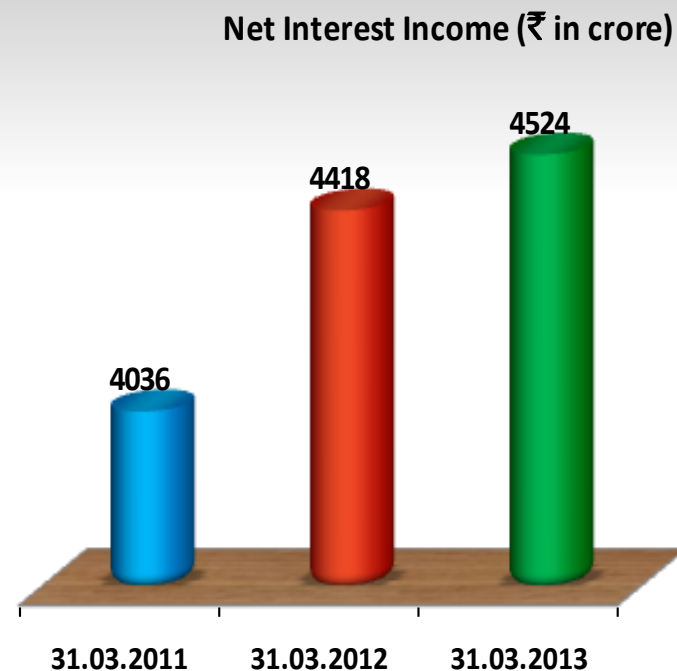
FY
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Net Interest Income

Q4



FY – 2012-13





Financial Snapshot

₹ in crore

| Particulars | Year ended | | Y-o-Y Growth % |
|-----------------------|------------|----------|-------------------|
| | 2011-12 | 2012-13 | |
| Interest income | 12231.32 | 13892.64 | 13.58 |
| Other Income | 1232.16 | 1287.94 | 4.53 |
| Total Income | 13463.48 | 15180.58 | 12.75 |
| Interest Expenditure | 7813.32 | 9368.37 | 19.90 |
| Operating expenditure | 2187.00 | 2750.86 | 25.78 |
| Total Expenditure | 10000.32 | 12119.23 | 21.19 |
| Net Profit | 1746.97 | 1581.14 | -9.49 |

| Quarter ended | | Y-o-Y Growth % |
|---------------|------------|-------------------|
| 31.12.2012 | 31.03.2013 | |
| 3191.06 | 3562.01 | 11.62 |
| 306.97 | 460.46 | 50.00 |
| 3498.02 | 4022.47 | 14.99 |
| 2108.46 | 2454.62 | 16.42 |
| 592.29 | 1003.28 | 69.39 |
| 2700.75 | 3457.90 | 28.03 |
| 345.42 | 292.13 | -15.43 |


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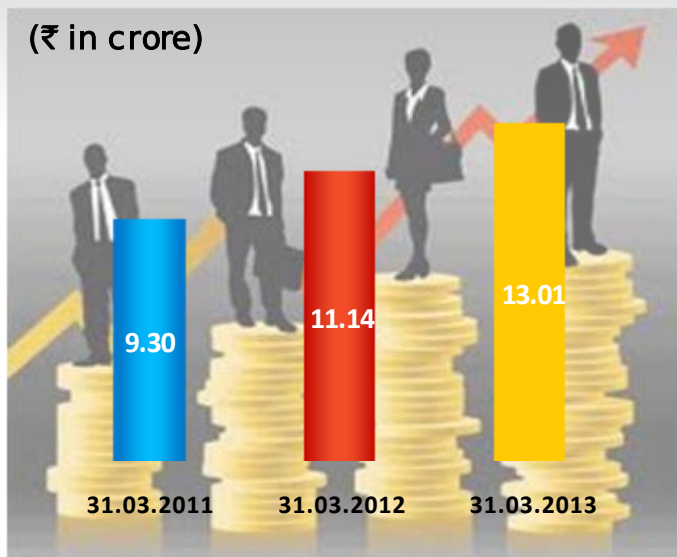
Productivity

| Parameters | Q4 | Q4 | FY | FY |
|------------------------------------|---------|---------|---------|---------|
| | 2011-12 | 2012-13 | 2011-12 | 2012-13 |
| Cost of Deposits | 6.78 | 7.06 | 6.68 | 7.07 |
| Yield on Advances | 10.90 | 10.61 | 11.28 | 11.03 |
| Return on Investments | 7.47 | 7.42 | 7.29 | 7.41 |
| Business per Employee (₹in lakh) | 1114.23 | 1300.98 | 1114.23 | 1300.98 |
| Net Profit per Employee (₹in lakh) | 7.36 | 6.19 | 9.30 | 8.38 |

FY
2012-13

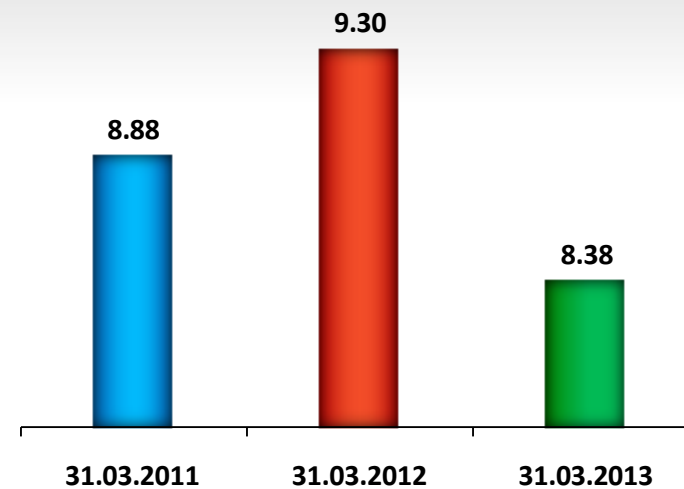
Productivity

Business per Employee



Net Profit per Employee

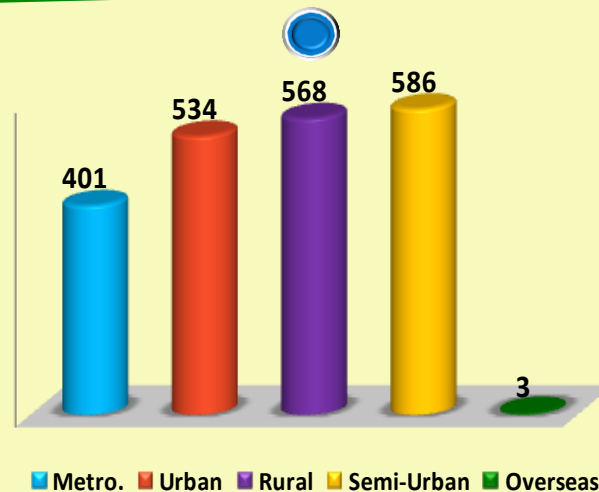
(₹ in lakhs)



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Capital Adequacy Ratio

| | 31.03.2012 | 31.03.2013 |
|----------------------|------------|------------|
| Tier I | 9553 | 10651 |
| Tier II | 2007 | 2155 |
| Total Capital | 11560 | 12806 |
| Tier I (%) | 11.13 | 10.88 |
| Tier II (%) | 2.34 | 2.20 |
| CRAR as per BASEL II | 13.47 | 13.08 |



Net worth improved to ₹10839 crore as on 31.03.13

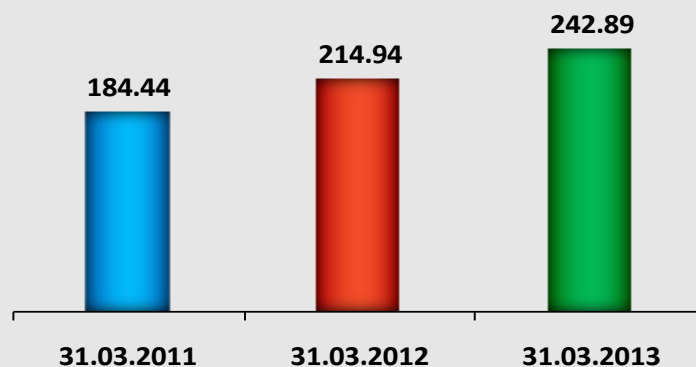
- Head Room available in Tier II is ₹8496 crore.
- Rating for Tier II of ₹ 1000 crore by Rating Agencies."AAA" by "CRISIL" & "CARE".
- Government Permission to dilute 10% Government Holding i.e. to issue 6.14 crore shares amounting to ₹61.40 crores in hand..



Share Holder's Value

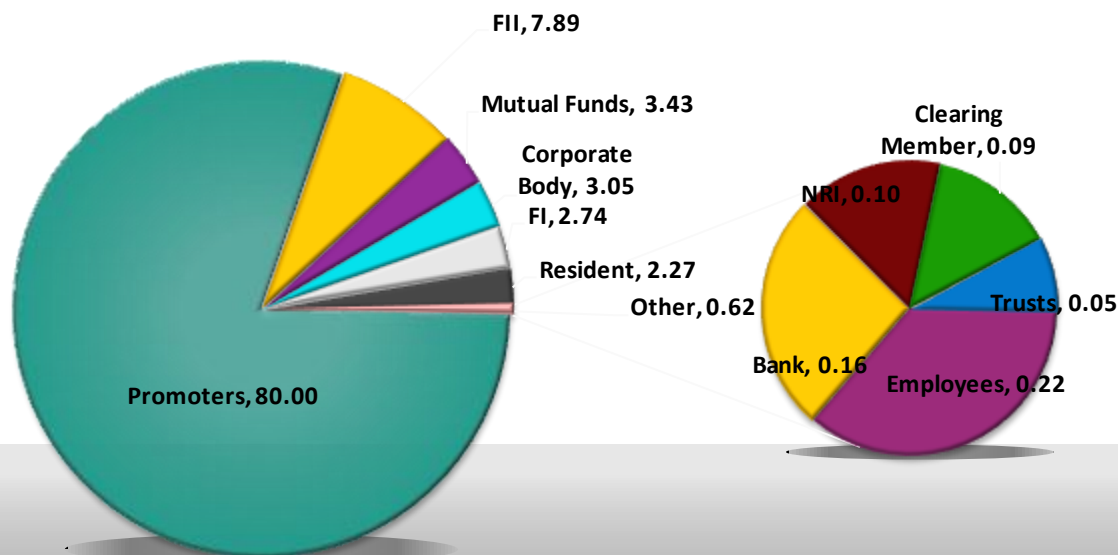
Proposed Dividend for
2012-13 - 66%

Book Value Per share (₹)



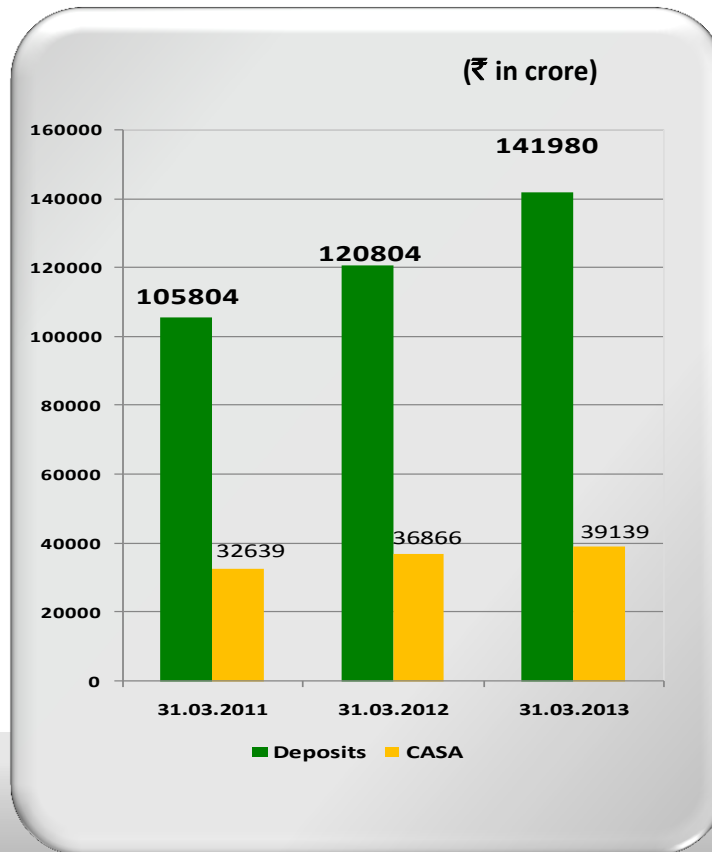


Pattern of Equity Holding



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Deposits



Deposit Growth Y-o-Y - 17.53%

(₹ in crore)

| GLOBAL | 30.09.2012 | 31.12.2012 | 31.03.2013 |
|----------|------------|------------|------------|
| Deposits | 131180 | 135077 | 141980 |
| Current | 6448 | 5785 | 6798 |
| Savings | 31546 | 32483 | 32340 |
| CASA | 37994 | 38268 | 39139 |

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Composition of Advances

(₹ in crore)

| Credit to | Position As on | | YoY % |
|------------------------|----------------|------------|-------|
| | 31.03.2012 | 31.03.2013 | |
| Agriculture | 13354 | 17001 | 27.31 |
| Corporate & Commercial | 49704 | 54741 | 10.13 |
| Retail Loans | 13094 | 15439 | 17.91 |
| MSME | 10158 | 13949 | 37.32 |
| Overseas Credit | 4874 | 6026 | 23.64 |
| Total | 91184 | 107156 | 17.52 |

Advances

- Increased to ₹ 107156 crore from ₹ 91184 crore as on 31.03.2013. Credit Growth Y-o-Y : 17.52%.

Priority Sectors

- Increased by ₹ 6394 crore to ₹ 36,421 crore as on 31.03.2013 from ₹ 30,027 crore as on 31.03.2012, constituting 42.10% of ANBC.

MSME

- Increased by ₹ 3791 crore to ₹ 13949 crore as on 31.03.2013. YoY Growth 37.32%.

Agriculture:

- Increased by 27.31% to ₹ 17001 crore.

Direct Agriculture:

- Increased by 30.48% to ₹ 15828 crore.

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Credit Deployment to Major Industries

(₹ in crore)

| Industry Name | 31.03.2012 | 31.03.2013 |
|---|--------------|--------------|
| Mining and Quarrying (Incl. Coal) | 391 | 388 |
| Food Processing | 875 | 1968 |
| Beverages & Tobacco | 277 | 239 |
| Textiles | 3811 | 3727 |
| Leather & Leather Products | 138 | 145 |
| Wood & Wood Products | 126 | 129 |
| Paper & Paper Products | 477 | 530 |
| Petroleum, Coal Products & Nuclear Fuel | 2442 | 3655 |
| Chemicals and Chemical Products | 730 | 865 |
| Rubber, Plastics and their products | 445 | 465 |
| Glass & Glassware | 221 | 307 |
| Cement & Cement Products | 1084 | 1011 |
| Basic Metal & Metal Products | 3448 | 4300 |
| All Engineering | 2087 | 2010 |
| Vehicles, Vehicle Parts & Transport Equip | 1030 | 816 |
| Gems & Jewellery | 75 | 118 |
| Construction | 545 | 821 |
| Infrastructure | 16928 | 21177 |
| Other Industries | 1075 | 1239 |
| Industry - Total | 36206 | 43911 |

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Investment Portfolio

(₹ in crore)

| | | Mar-12 | Mar-13 |
|-------------------------------|--|--------|--------|
| Total | | 36741 | 40385 |
| Of which, SLR Investments | | 29763 | 31134 |
| SLR HTM as a % to DTL | | 24.36 | 20.19 |
| SLR % to DTL | | 28.12 | 25.68 |
| | | | |
| Classification of Investments | | Mar-12 | Mar-13 |
| HFT | | 178 | 332 |
| | | 0.48% | 0.82% |
| AFS | | 11083 | 16048 |
| | | 30.17% | 39.74% |
| HTM | | 25480 | 24005 |
| | | 69.35% | 59.44% |
| M Duration | | 4.27 | 4.64 |



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Lending to SHG Continued Thrust

- ✍ During the year, the Bank has disbursed ₹1611.36 crore to 57224 SHGs.
- ✍ Indian Bank has linked one crore SHGs so far
- ✍ The total Credit outstanding under SHG portfolio as on 31.03.2013 is ₹2315.29 crore.
- ✍ The Bank has established **45 MICROSATE branches** (Specialized branches for Micro Finance) across the country.

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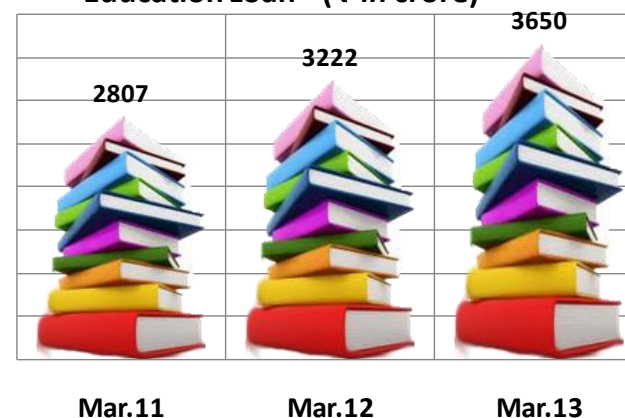
Focus on Education Loan

- ✓ 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 | Out standing | No. of students financed | Cumulative No. of Students |
|---------|--------------|--------------------------|----------------------------|
| 2010-11 | 2807 | 96953 | 185482 |
| 2011-12 | 3222 | 93215 | 203802 |
| 2012-13 | 3650 | 74078 | 204691 |

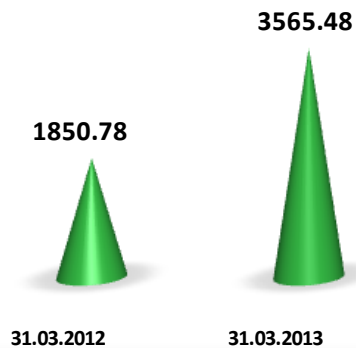
Education Loan - (₹ in crore)



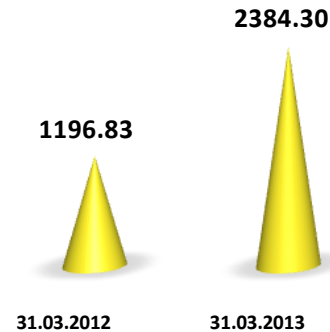
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NPA Management

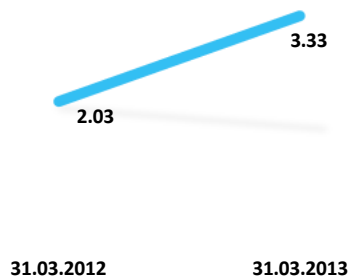
Gross NPA (₹ in crore)



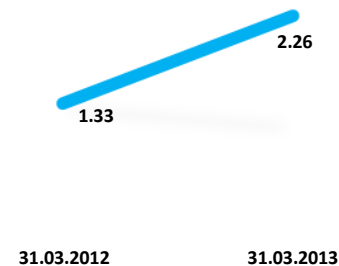
Net NPA (₹ in crore)



Gross NPA (%)

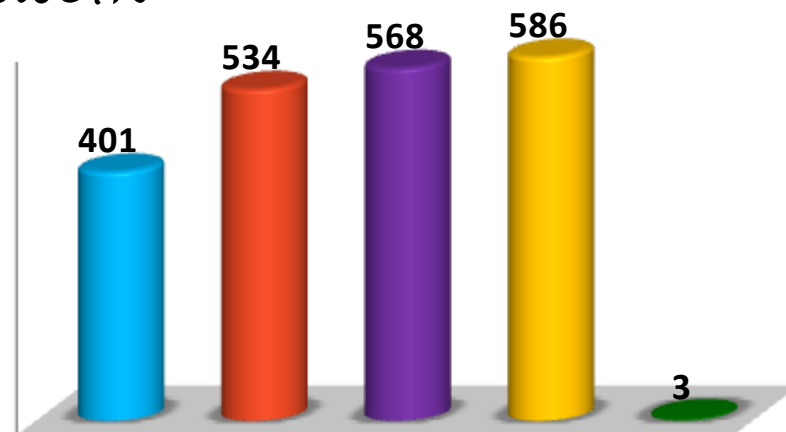
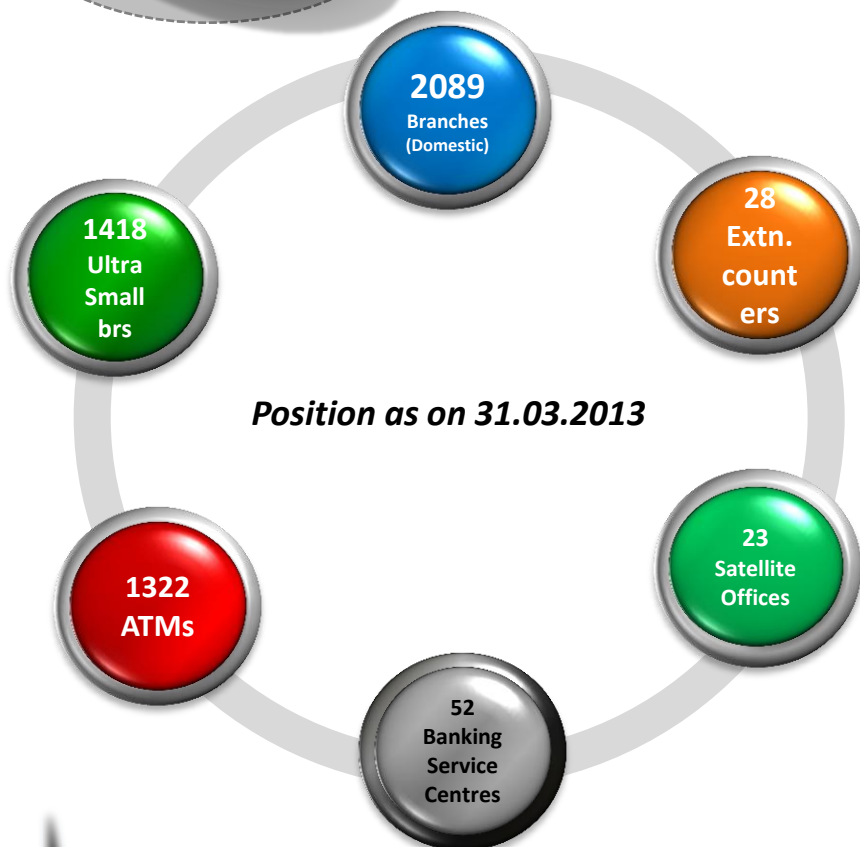


Net NPA (%)



Pan India Network

FY 2012-13



■ Metro. ■ Urban ■ Rural ■ Semi-Urban ■ Overseas

143 New Branches opened during the year

Alternate Delivery Channels
Mobile Banking : 1.25 lac customers
Internet Banking : 5.14 lac customers

Customer Base : 30.7 million

During the current year , the Bank plans to open more than 200 branches.

Under Financial Inclusion Plan, Bank has provided banking services to 3494 villages with population above 2000 as well as below 2000 through various delivery channels as below.

3380 villages through Smart card based Business Correspondent (BC) Model

26 villages through Brick and mortar branches

34 villages through Banking Service Centres (BSCs)

54 villages through Mobile Branch/Van

- Bank has opened 1418 Ultra Small Branches (USBs) in the villages with population above 2000 covered through BC model under Financial Inclusion.*
- As on 31.03.2013, 13,15,154 Basic Savings Bank accounts have been opened in the Financial Inclusion Plan implementing villages. Of which, 11,85,428 accounts were opened under Information and Communication Technology (ICT) based Business Correspondent (BC) model. Smart cards have been issued to the account holders.*

- Overdraft in SB No frill accounts and General Credit Card (GCC) facilities have also been provided to 3798 beneficiaries amounting to Rs.175.26 lakhs in these villages under Financial Inclusion Plan.*

Implementation of FIP 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.*

Initiatives

ATM

- Number of ATMs has increased to 1322 as on 31.03.2013 (including 359 offsite ATMs)
- 87 Biometric ATMs for extending 24x7 services to Self Help Groups (SHG).
- Bank's customers can access more than **111000** ATMs across the country under the sharing arrangement.
- ATM card base has increased to 89.52 lakhs from 74.00 lakhs as on 31.03.2012.
- 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.