



Presentation

on



Performance of the Bank
Q 1: 2012-13



CHENNAI



Top line Growth

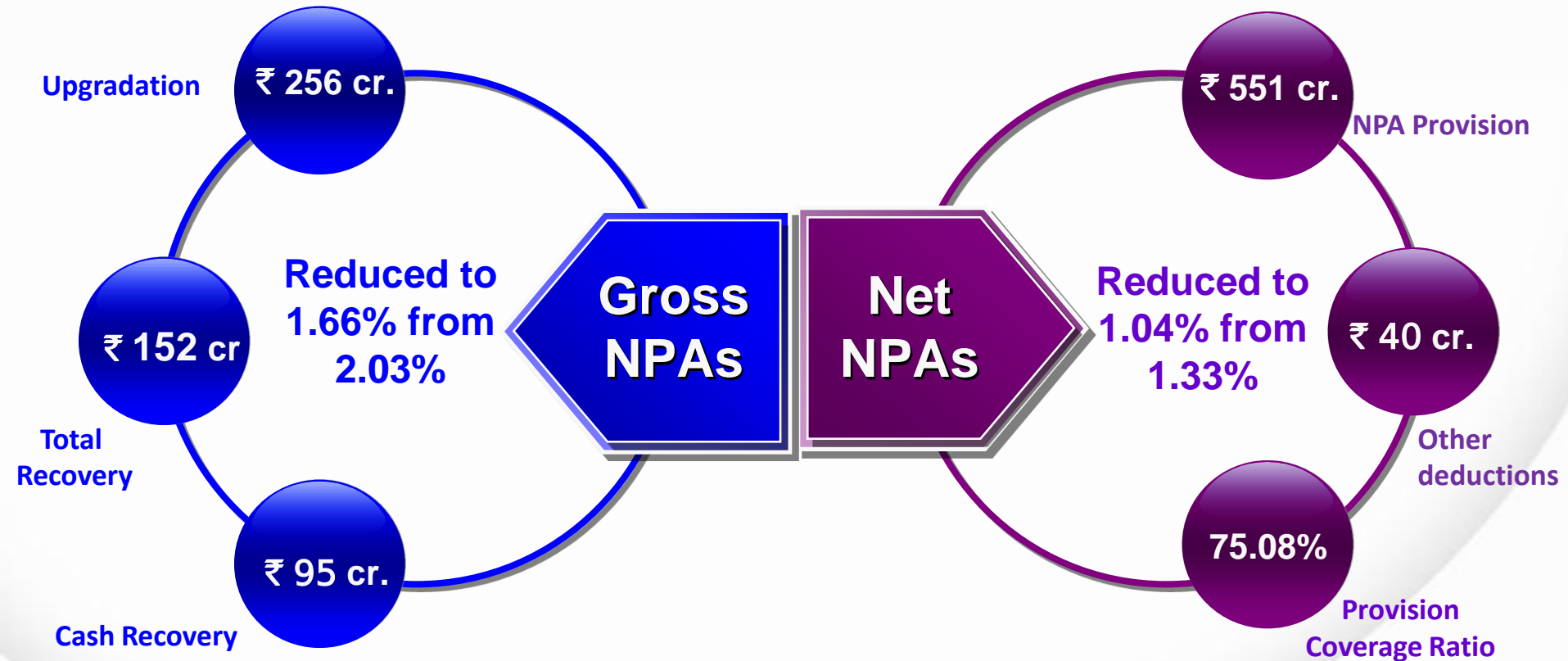
Q1

- **Global Business** has increased to ₹ 2,20,888 crore from ₹ 1,92,935 crore as on 30.06.2011 **up by 14.49%**
- **Global Deposits** have reached a level of ₹ 1,27,012 crore from ₹ 1,10,425 crore as on 30.06.2011 **up by 15.02%**
- **Global Loan Book** has increased to ₹ 93,876 crore from ₹ 82,510 crore as on 30.06.2011 **up by 13.78%**
- **Global Credit Deposit Ratio** of the Bank stands at 73.9% as against 74.7% as on 30.06.2011

Q1

- **Net Profit** at ₹462 crore Up by 33.7 % over Q4, 2011-12
- **NIM higher** at 3.30% from 3.16% for Q4, 2011-12
- **ROA higher** at 1.27% from 0.99% as of Q4, 2011-12
- **Cost Income Ratio** reduced to 38.93% from 42.62% as on 31.03.2012
- **EPS** (not annualised) is ₹10.47 as compared to ₹9.20 for Q1: 2011-12
- **Book Value per share improved** to ₹225.68 from ₹193.91 as on 30.06.2011
- **CRAR (Basel II)** is at 12.98% as against 13.03% as on 30.06.2011
- **Net Worth improved** to ₹10,099 crore compared to ₹ 8,733 crore as on 30.06.2011

Gross NPA down to ₹1554 cr



Net NPA down to ₹ 963 cr

NPA *Management*



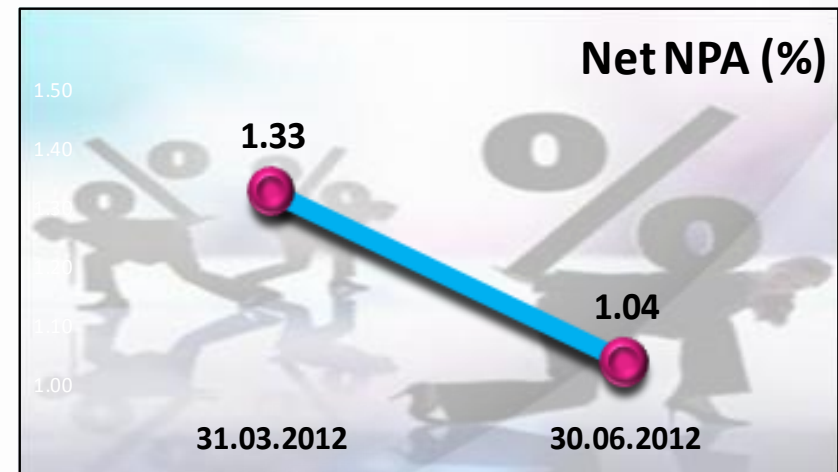
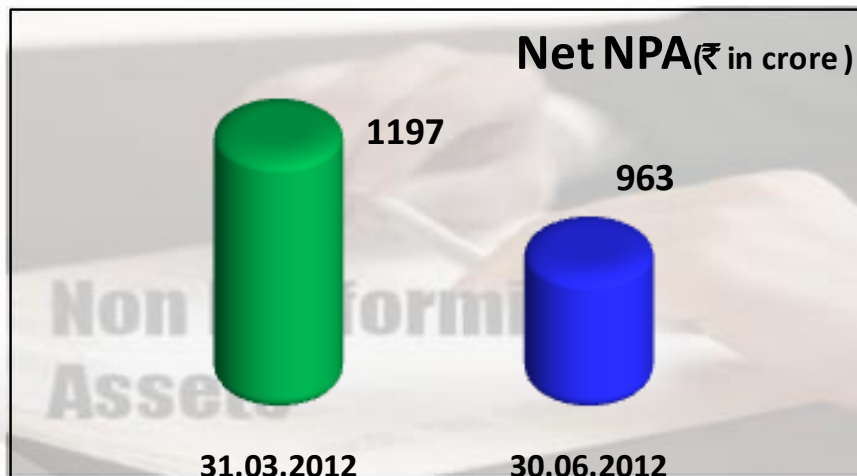
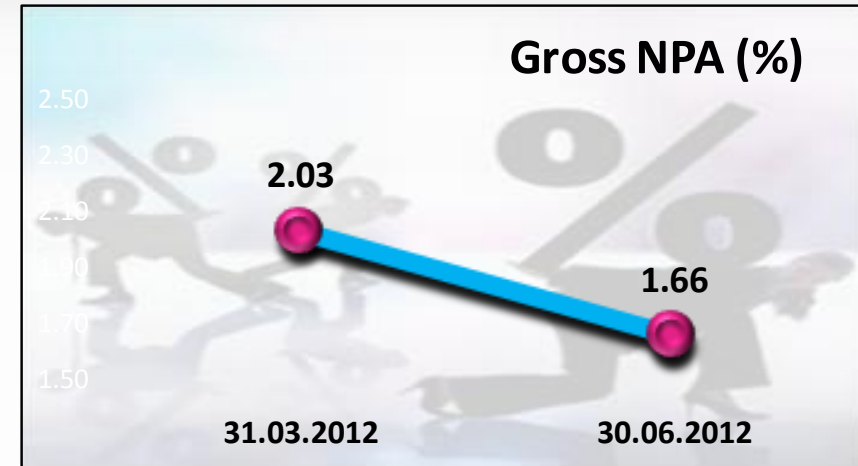
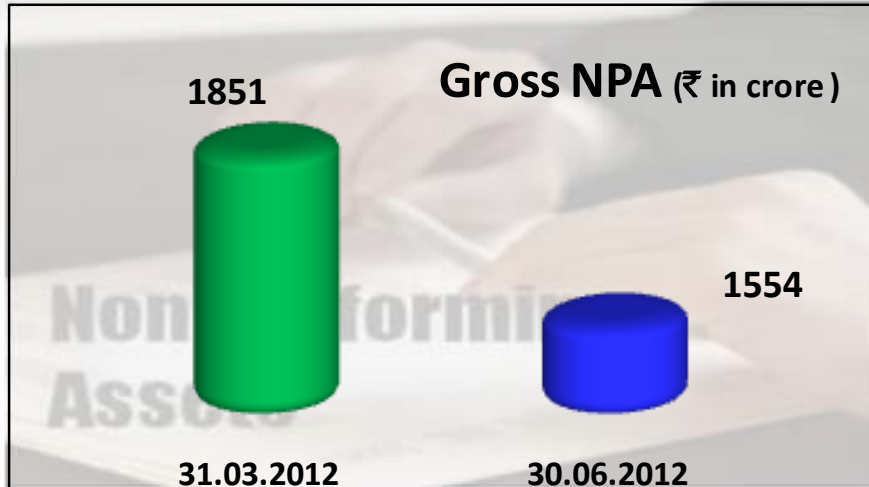
✓ Recovery made in NPAs ₹ 152 crore in Q1 2012-13 as against ₹ 100 crore in Q1 2011-12

✓ Upgradation of NPAs improved to ₹ 256 crore as against ₹ 19 crore in Q1: 2011-12

✓ Loan Provision Coverage Ratio as on 30.06.2012 is at 75.08% as against 70.18% as on 31.03.2012 (minimum norm stipulated by RBI is 70%)



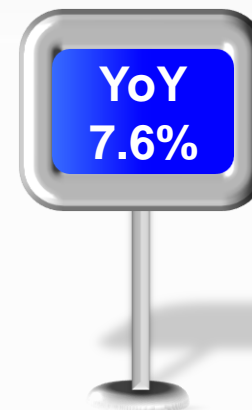
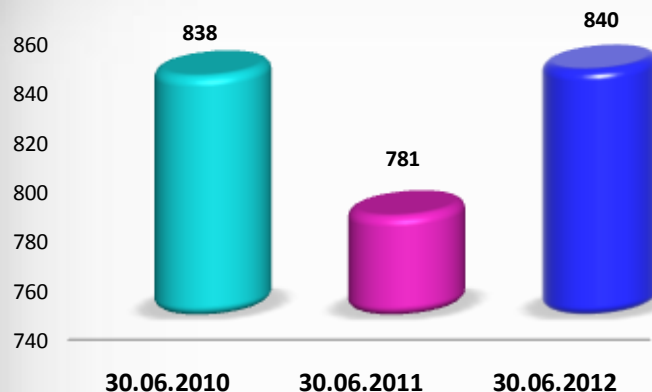
NPA Management



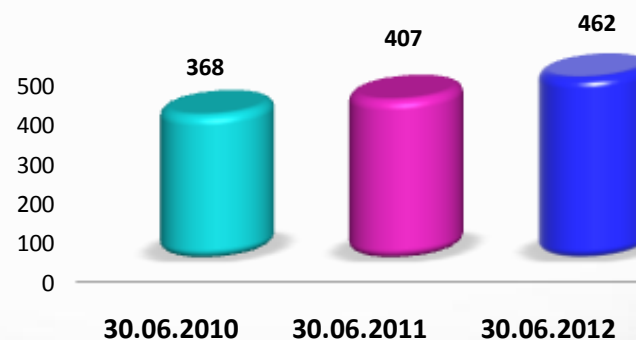
Profit



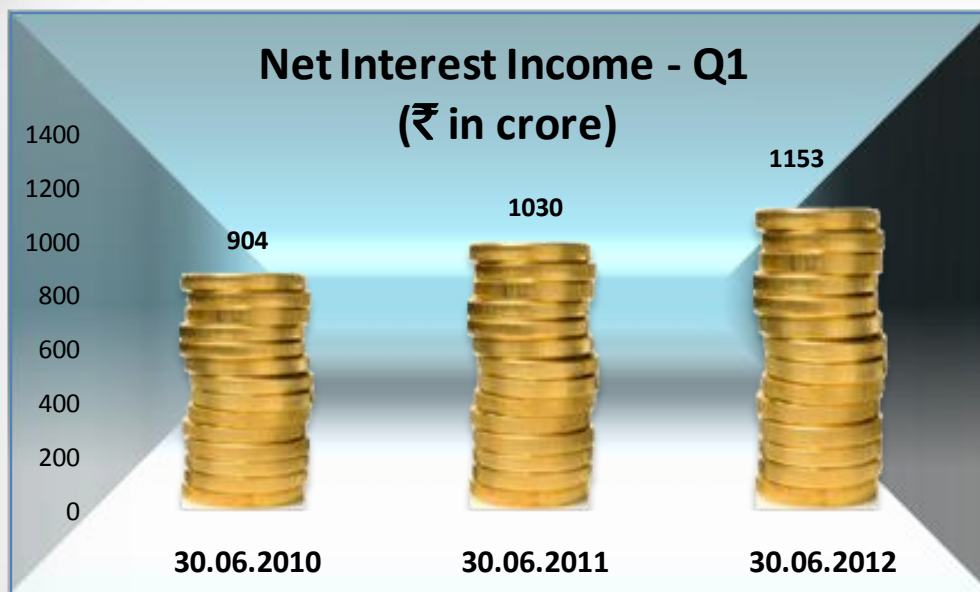
Operating Profit - Q1 (₹ in crore)



Net Profit - Q1 (₹ in crore)



Net Interest Income



YoY
12%



Financial Snapshot

(₹ in crore)

Particulars	Q1		Y-o-Y Growth %
	2011-12	2012-13	
Interest income	2781.44	3373.80	21.30
Total Income	3030.74	3596.50	18.67
Interest Expenditure	1751.43	2220.65	26.79
Operating expenditure	498.19	535.62	7.51
Total Expenditure	2249.62	2756.27	22.52
Net Profit	406.93	461.74	13.47

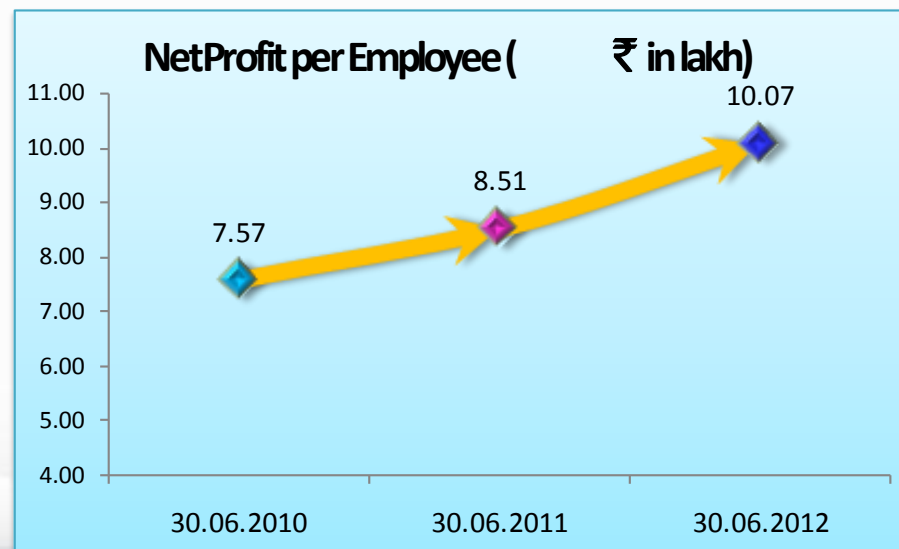
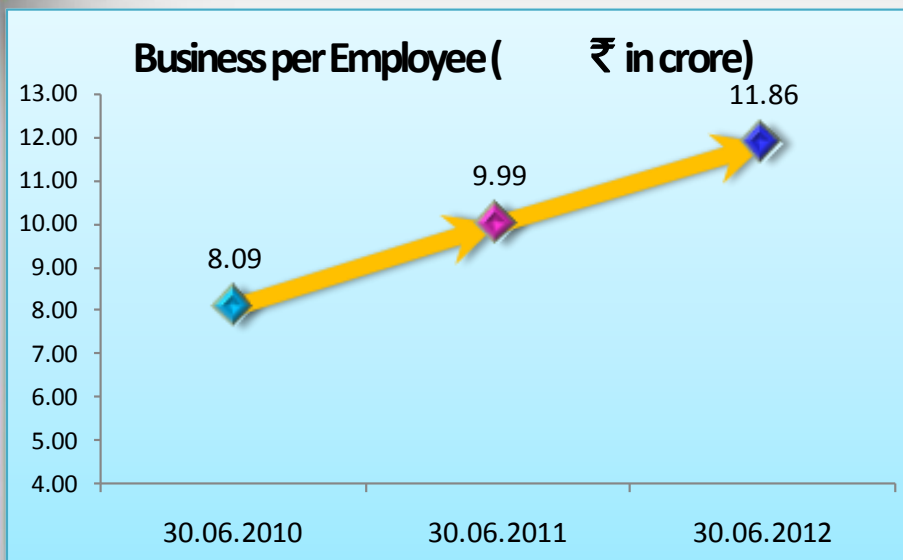


Profitability & Productivity

Parameters	Q4	Q1
	2011-12	2012-13
Cost of Deposits	6.78	7.01
Yield on Advances	10.90	11.29
Return on Investments	7.47	7.40
Business per Employee (₹in lakh)	1114.23	1185.89
Net Profit per Employee (₹in lakh)	8.51	10.07



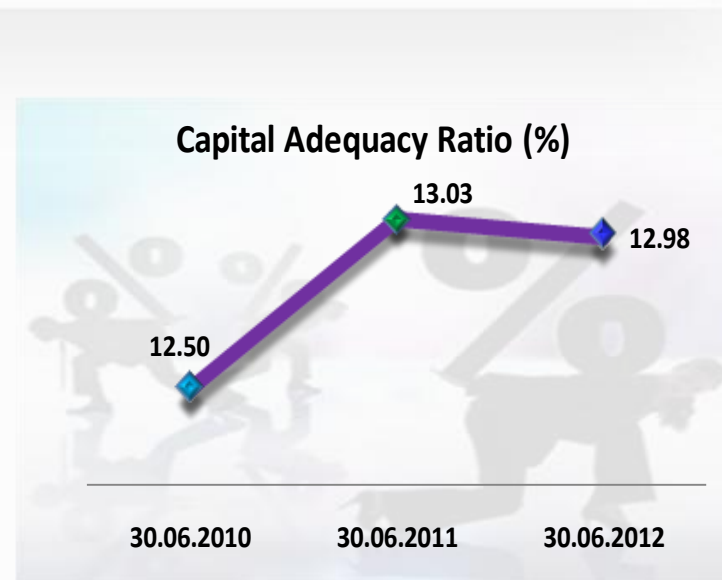
Productivity



(₹ in crore)

Capital Adequacy Ratio

	Jun-11	Jun-12
Tier I	8242.42	9553.29
Tier II	1959.99	2014.45
Total Capital	10202.40	11567.74
Tier I (%)	10.53	10.72
Tier II (%)	2.50	2.26
CRAR as per BASEL II	13.03	12.98



**Net worth improved
to ₹ 10,099 crore
as on
30.06.2012**

1

If the Current Quarter Profit is considered, CRAR improves to **13.50%** (13.55% in Q1 2011-12)

2

Headroom available **₹ 7538.83 crore.**

3

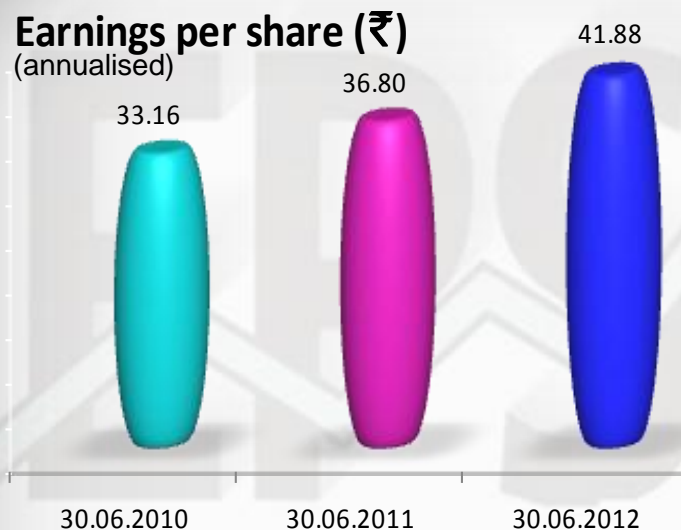
Government Permission to dilute 10% Govt. Holding i.e., to issue 6.14 crore shares amounting to ₹ 61.40 crore in hand

4

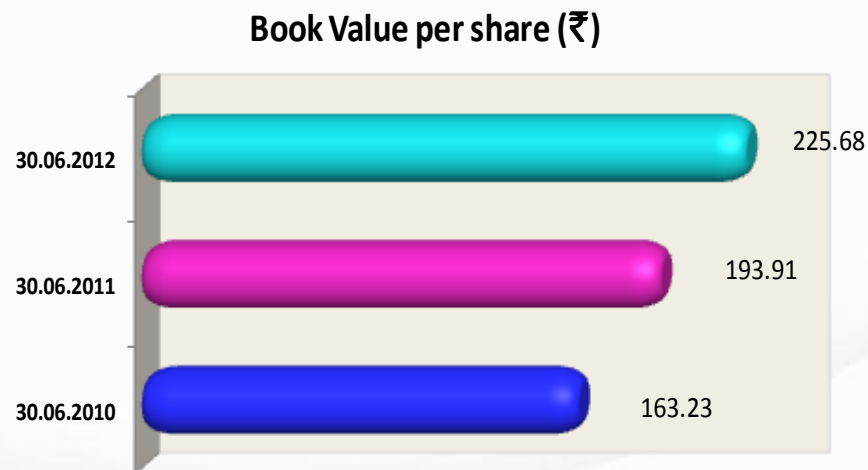
Rating for Tier II of ₹ 1000 crore by Rating Agencies. "AAA" by "CRISIL" & "CARE"

EPS

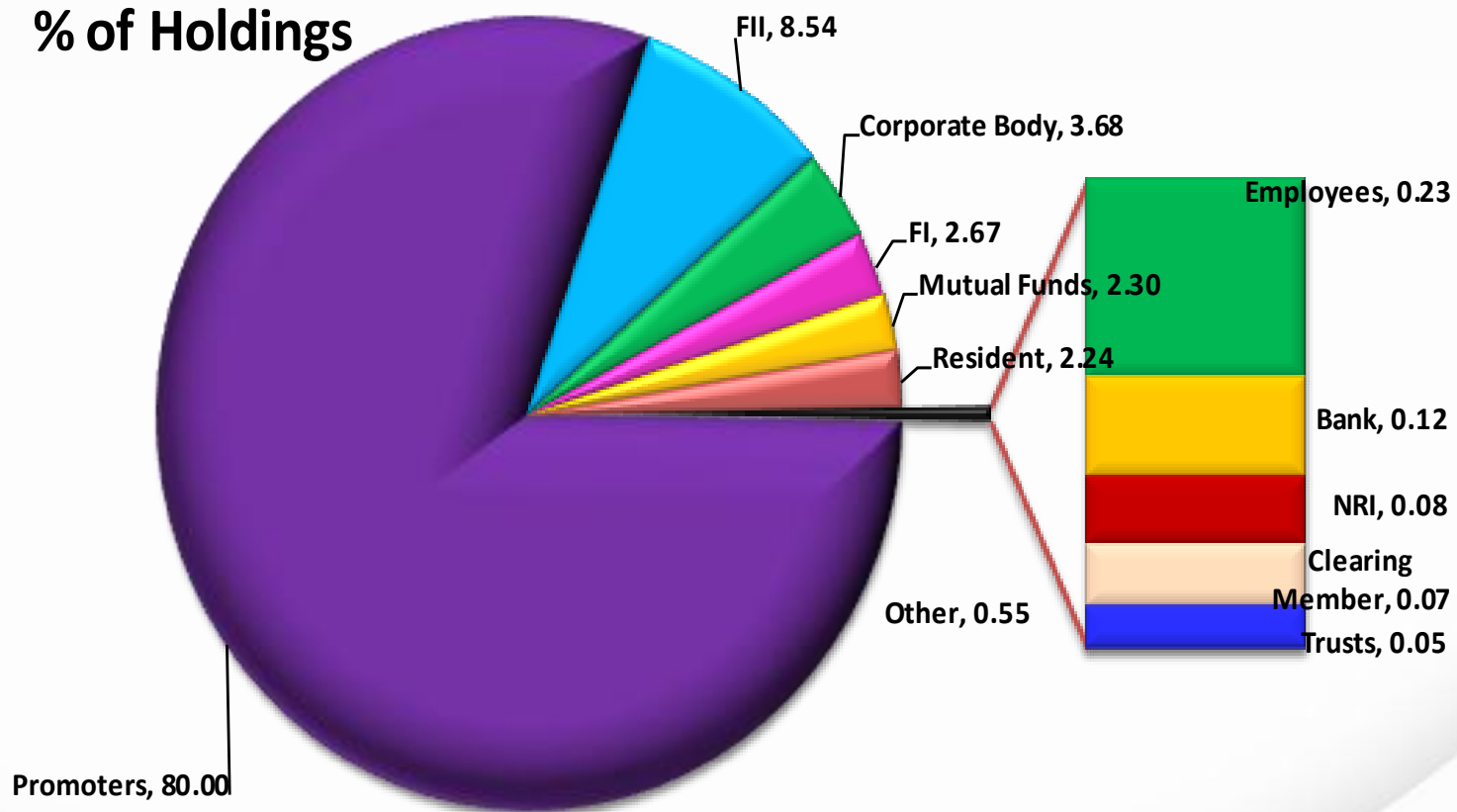
Share Holders' value



Book Value per Share



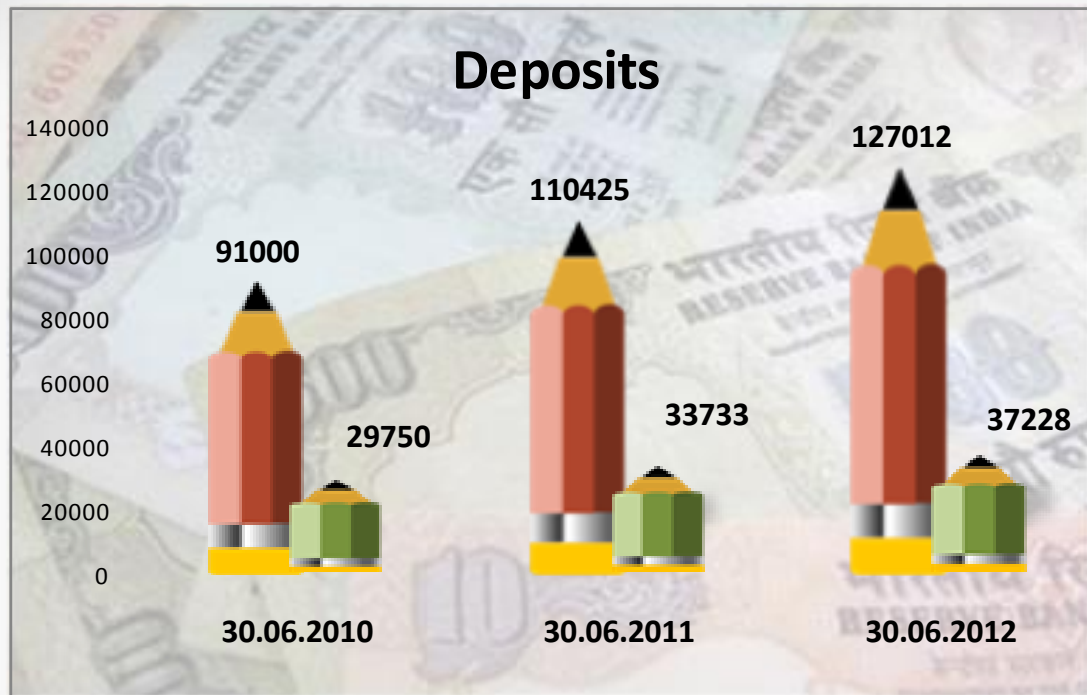
Pattern of Equity Share Holding



Deposits



(₹ in crore)



➤ **Growth in Domestic CASA : 10.3%**

➤ **Bank has introduced 3 new deposit schemes – Ind Bonanza, Ind Premium & Ind Excel**



Composition of Advances

Gross Advances

- Increased to ₹ 93,876 crore from ₹ 82,510 crore as on 30.06.2011

**YoY
Growth
13.78%**

Priority Sector

- Increased by ₹ 4054 crore to ₹ 31,152 crore as on 30.06.2012
- constitutes 36.38 % of ANBC

**YoY
Growth
14.96%**

Agricultural Credit

- Increased by ₹ 2559 crore to ₹ 14,197 crore as on 30.06.2012 constituting 16.58% of ANBC.

**YoY
Growth
21.99%**

Credit to (₹ in crore)	Q1		Y-o-Y Growth (%)
	30.06.2011	30.06.2012	
Agriculture	11638	14197	21.99
Corporate & Commercial	45768	49827	8.87
Overseas Credit	3367	5488	63.03
Retail & Others	21737	24363	12.08
Total	82510	93876	13.78

• Adjusted Net Bank Credit [ANBC] (as per new classification norms of Reserve Bank of India).



Deployment of Credit to Industry

Industry Name	30.06.2011	31.03.2012	30.06.2012	% to Gross Credit
Mining and Quarrying (Incl. Coal)	321.36	391.28	282.35	0.32
Food Processing	989.03	874.75	834.71	0.94
Beverages & Tobacco	248.72	276.50	233.07	0.26
Textiles	3519.95	3810.97	3760.89	4.25
Leather & Leather Products	120.45	138.30	136.87	0.15
Wood & Wood Products	129.95	126.08	143.86	0.16
Paper & Paper Products	351.92	477.15	496.62	0.56
Petroleum, Coal Products & Nuclear Fuels	1872.71	2442.40	2459.41	2.78
Chemicals and Chemical Products	474.18	730.01	716.43	0.81
Rubber, Plastics and their products	251.21	445.35	475.89	0.54
Glass & Glassware	210.78	220.86	251.12	0.28
Cement & Cement Products	992.39	1083.91	1107.60	1.25
Basic Metal & Metal Products	3126.79	3447.58	3515.38	3.98
All Engineering	1550.51	2086.86	1958.97	2.22
Vehicles, Vehicle Parts & Transport	1015.87	1030.20	1028.39	1.16
Gems & Jewellery	72.82	75.17	161.68	0.18
Construction	498.84	544.90	229.16	0.26
Infrastructure	16795.37	16928.33	17824.69	20.17
of which, Power	9895.89	9716.70	10929.39	12.37
Other Industries	1011.03	1075.19	1003.74	1.14
Total	33553.88	36205.79	36620.83	41.43

Investment Portfolio (Domestic)

	Jun-11	Mar-12	Jun-12
Total Investments	33349.22	36741.03	38274.52
Of which, SLR Investments	28167.22	29762.54	31026.50
SLR HTM as a % to DTL	23.47	24.36	22.17
SLR % to DTL	25.60	28.12	25.82

Classification of Investments	Jun-11	Mar-12	Jun-12
HFT	27.01	178.06	72.93
	0.08%	0.48%	0.19%
AFS	7744.76	11083.08	11521.03
	23.22%	30.17%	30.10%
HTM	25577.45	25479.89	26680.56
	76.70%	69.35%	69.71%
M Duration	4.77	4.27	4.22



Lending to SHG... Continued Thrust

- ✍ During the Quarter ended June 2012 ₹ 414.79 crore disbursed to **16565** SHGs.
- ✍ The total Credit outstanding under SHG portfolio as on 30.06.2012 is ₹ **2404 cr.**
- ✍ The Bank has established **45 MICROSATE branches** (Specialized branches for Micro Finance) across the country.

(₹ in crore)

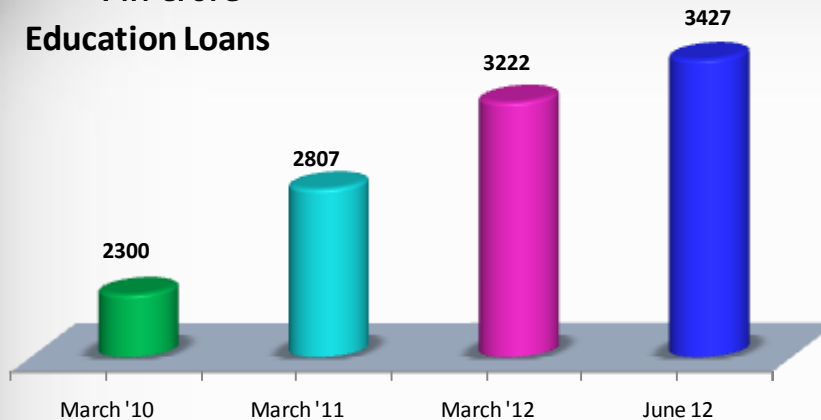
As on	Outstanding
June 11	2246
June 12	2404



Education Loan



₹ in crore
Education Loans



Web Based
online
Education
System put in
place

Bank's Educational
Loan-Non IBA scheme
implemented to help
students pursuing
courses under
Management Quota
and 3 year diploma
courses

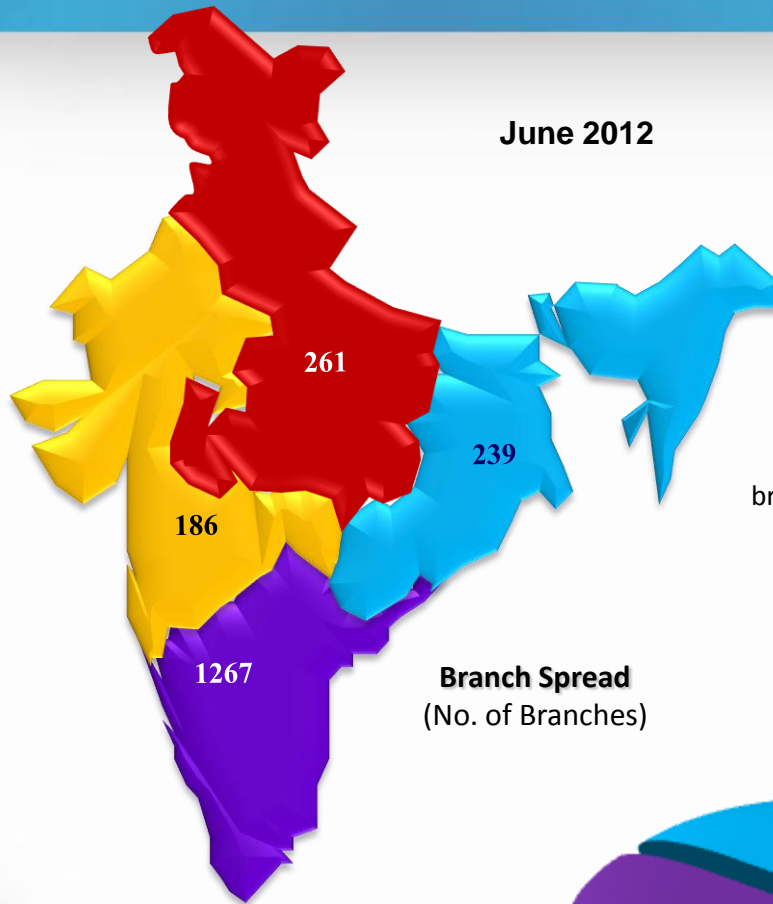
Indian Bank
Education loan



Central Scheme to
provide interest
subsidy for the
moratorium period
of education loan
availed by students
from economically
weaker section is
being implemented.

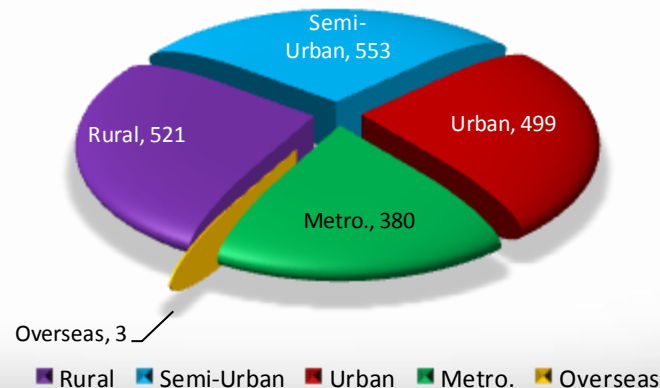
Interest Concession
of 0.50% on the
applicable card rate
on Fresh Education
Loan sanctioned to
Girl students.






7 New branches opened under CBS plat form during this quarter and the total number of branches (domestic) as on 30.06.2012 is 1953


Branch Spread
(No. of Branches)





	30.06.2012
1. Domestic Branches	1953
2.Overseas Branches	3
Total Branches	1956
3. Extension Counters	33
4. Satellite Offices	23
5. ATMs	1287
6. Banking Service Centre	61




- 
- 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 June 2012 as below:
 - 1427 villages through Smart card based Business Correspondent (BC) Model
 - 51 villages through Brick and mortar branches (7)/Banking Service Centres BSCs(44)
 - 45 villages through Mobile Branch/Van


- 
- 42 villages with population 1600-2000 have been provided banking services through ICT based smart card enabled BC Model.
 - Bank has established 1418 Ultra Small Branches (USB) in the villages with population above 2000 covered through BC Model under Financial Inclusion


- 
- Bank has opened 8,36,758 no-frill accounts in the FI implementing villages and given smart cards to the account holders.
 - Apart from the Financial Inclusion Plan, as on 30.06.2012, Bank has opened 34.07 lakh 'No frill' accounts through various branches across the country. OD and GCC facilities sanctioned to 56,429 beneficiaries amounting to ₹1306.22 lakh.

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, under Financial Inclusion Plan.

- 
- In the state of Tamil Nadu, Bank has been disbursing pension under Social Security Schemes (SSS) through Field Business Correspondents in Kattumannarkoil (Cuddalore Dt.) and Manapparai (Trichy Dt.) Taluks. Payment of Pension is now extended to 1.50 lakh beneficiaries in the 986 villages with population above 2000, in the state.

- 
- **Campaigns Organised:** Bank has organized campaigns in the villages with population above 2000 covered under Financial Inclusion for ensuring that atleast one Bank account is provided to every household in the village. Of the 12.58 lakh households in 1523 villages covered under FIP, accounts have been opened to 10.47 lakh households. Bank is in the process of opening accounts for remaining households.

- 
- 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 30.06.2012, accounts have been opened to 5378 migrant labourers and street vendors by the urban and metro branches

E-TDA

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.

E-Billing

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.

E-Payment

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.

**Fee
Collection**

Collection of Fees for Tamilnadu Public Service Commission for Grade IV is facilitated using Multiutility Module.

ATMs

- ✓ Number of ATMs has increased to 1287 as on 30.06.2012 (including 359 offsite ATMs) from 1179 as on 30.06.2011.
- ✓ 86 Biometric ATMs for extending 24x7 services to Self Help Groups (SHG).
- ✓ Bank's customers can access more than 99000 ATMs across the country under the sharing arrangement.
- ✓ ATM card base has increased to 76.79 lakh from 60.96 lakh as on 30.06.2011.
- ✓ Cash-in ATMs opened at e-banking lounges at Alwarpet.



Awards in the recent past...



**"BEST RISK MASTER
AWARD"**
FOR PUBLIC SECTOR
BANK CATEGORY
FROM FIBAC AT THE
FICCI - IBA
CONFERENCE

**DUN & BRADSTREET BANKING
AWARD 2011**

FOR BEST ASSET QUALITY

**SKOCH FINANCIAL INCLUSION
AWARD-2012**

FOR COMPLETION OF 100%
FINANCIAL INCLUSION IN UT OF
PUDUCHERRY

**SKOCH CHALLENGER AWARD
2012**

BANKING FOR OUTSTANDING
CONTRIBUTION IN PROVIDING
BANKING SERVICES TO THE
UNREACHED VILLAGES THROUGH
VARIOUS FINANCIAL INCLUSION
INITIATIVES

- **OUTLOOK MONEY AWARDS 2011 FOR BEST EDUCATION LOAN PROVIDER**
- **CNBC - TV 18 AWARD FOR THE BEST PUBLIC SECTOR BANK IN MID SIZE CATEGORY FOR SUPERIOR QUALITY OF ASSETS, PROFITABILITY, EFFICIENCY & PRODUCTIVITY**
- **ADJUDGED THIRD AMONG THE PUBLIC SECTOR BANKS AS THE BEST SERVICE BRAND BY ECONOMIC TIMES BRAND EQUITY**
- **LISTED AMONG TOP 150 BANKS FOR BEST RoA AS PER BANKER MAGAZINE.**

New Products to be launched

Online collection of fees for distance education of University of Madras

E-Letter of Credit

Gift Cards

Kisan Credit Cards (Smart Card)

Travel Cards



Thank You....