



Welcome to Press & Media



Chennai

30.11.2010



Performance of the Bank



Performance Highlights

(₹ in crore)

	2006-07	2007-08	2008-09	2009-10	CAGR(%)	H1, 2010-11
Deposits	47,091	61,046	72,582	88,228	21.26	98,007
Gross Advances	29,502	40,228	51,831	62,658	28.51	69,973
Business	76,593	101,274	124,413	150,886	24.02	167,980
Operating Profit	1,359	1,659	2,056	2,747	32.40	1,577
Net Profit	760	1,009	1,245	1,555	32.53	784

The Bank which completed its centenary in 2006-07, continued its onward march by doubling its net profit in 3 years from ₹760 crore to ₹1555 crore for 2009-10.

Business more than doubled to ₹ 1,67,980 crore in the last 3-1/2 years



Indian Bank vis-à-vis Sch.Com.Banks

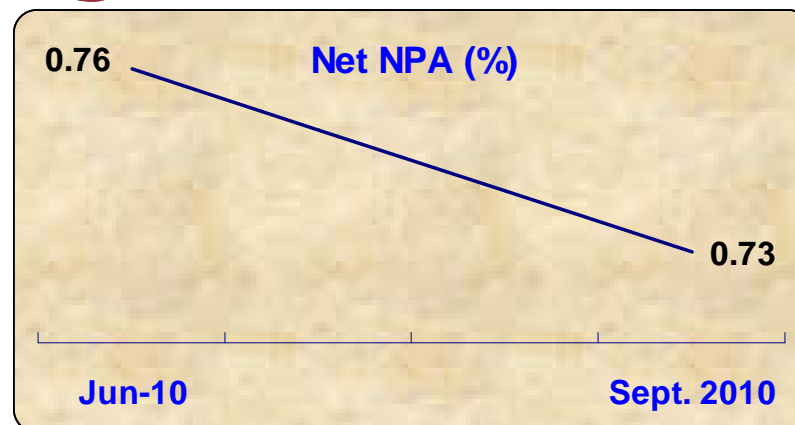
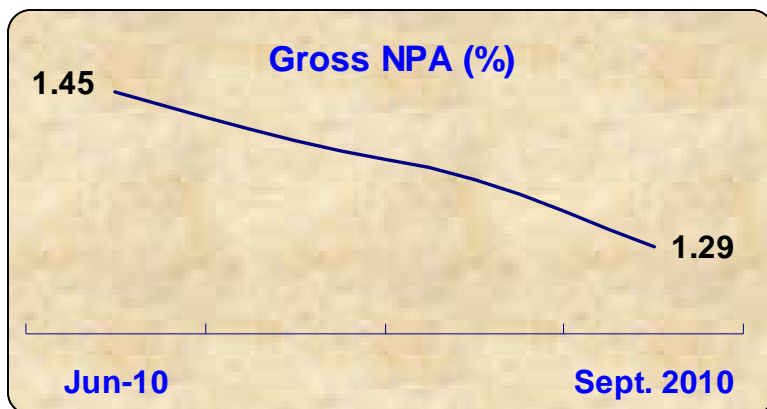
(Amount in Crore of ₹.)	Growth between 26.03.10 and 05.11.10	
	ASCBs	IB
Growth in Deposits	317401	11190
Growth %	7.06%	13.70%

(Amount in Crore of ₹.)	ASCBs	IB
Growth in Net Bank Credit	286001	6784
Growth %	8.81%	11.63%

Market Share	05.11.10	26.03.10
Deposits	1.93%	1.82%
Credit	1.84%	1.80%



NPA Management



The Banks' provision Coverage Ratio at 83.27% (the prescribed norm of 70%)

- 1. The Bank has migrated to identifying NPA through online CBS system, which has enabled the Bank to track each Non Performing and Special Mention Account on day to day basis, helping the bank to take immediate steps to recover the overdues.**
- 2. The Bank has a prudent provisioning policy to provide more than RBI prescription**

Asset classification	Bank's policy	RBI prescription
Substandard	20%	10% for secured & 20% for Unsecured
D1	100%	20% for secured
D2	100%	30% for secured
D3 & Loss	100%	100%



Techno savvy Bank

- Extended business hours
- Anywhere banking through its CBS branches & ATM Services
- Express counters – Single point delivery of services
- Roaming Account Facility – Through Multicity cheques
- ‘Sweep’ facility
- Internet Banking, Mobile Banking, Telebanking
- Cash Management Services
- Inward remittance facility in through ‘Moneygram’, Xpressmoney’
- The Bank has tied up with Weizmann Forex Limited for money transfer through Western Union in 204 countries.



Techno savvy Bank

- E-payment for Central Excise collection, Depository Services made available at 324 branches at select centres.
- Interbank remittance facility through RTGS, National Electronic Funds payment of fees / charges to Registrar of Companies.
- IND CORP NET BANKING (Corporate Internet Banking) facility extended to corporate customers.
- Payment of Customs Duty, Service Tax, Multi utility Bills payment, donations etc through Internet Banking.
- The Bank is taking initiatives to implement Customer Relationship Management (CRM)



TOWARDS PAN INDIA PRESENCE

- **Towards Pan India presence the Bank has opened more than 350 branches in the last three and a half years.**
- **Global Branch Network crossed the 1800 mark and has reached 1804 (1758 as on March 31, 2010).**
 - **1065 ATMs spread across the Country (1005 as on March 31, 2010).**
 - **Bank is expanding its presence in all district head quarters and top centres located at the length and breadth of the Country.**
 - **In the remaining part of the year the plan is to open 100 more Branches by March 2011.**
 - **Shri S M Krishna, External Affairs Minister, in his recent visit to Jaffna called for revival of cultural , linguistic and economic ties between the Jaffna peninsula and Tamil Nadu, while opening the Indian Consulate General in Jaffna and laying the foundation stone for 1000 prefabricated houses to be built for war refugees.**
 - **Bank is also extending its overseas presence by opening the second Branch in Srilanka at Jaffna and plans are afoot to open two branches at Batticaloa and Trincomalee.**



Financial Inclusion Plan

- **The Bank is also taking steps to reach out the unbanked areas through Financial Inclusion by opening branches/implementing BC model/mobile branches and banking service centre covering 1538 villages with population over 2000 before 31.03.12 all over the country.**
- **First Mobile Banking Unit of the Bank was opened by Hon'ble Finance Minister at Jangipur, West Bengal with mobile ATM and coin vending machine catering to 6 unbanked villages (Nista, Sujanpur, Diar Ramnagar, Giria Kismat, Giria and Bahura). Three branches under FIP (Rural and Urban) were opened. 15 more branches are underway before end January 2011.**



Financial Inclusion Plan

Villages with population above 2000
Proposed Plan for coverage

S.No	Population > 2000	2010-11	2011-12	Total
1	Total number of villages to be covered	750	788	1538
2	Villages to be covered through BSC	20	33	53
3	Villages to be covered through BC model	712	713	1425
4	Villages to be covered through mobile branches	18	42	60
5	Number of Biometric ATMS	5	5	10
6	Number of Low cost rural ATMs	5	15	20
7	Number of Microsate branches to be opened	8	17	25

Road map for coverage of villages with population 2000 and below

S.No	Population < 2000	2011-12	2012-13	Total
1	Total number of villages to be covered	2000	2040	4040
2	Villages to be covered through BC Model	2000	2040	4040



New Initiatives

The Bank has been proactive providing the latest products and services to its customers.

New schemes launched in the current financial year:

- A unique current account product 'SUPREME CURRENT ACCOUNT' offering health and wealth insurance cover has been introduced
- Jewel loan for senior citizens
- Setting up of exclusive branches for Jewel loan
- Combo loan of housing, vehicle and retail
- Applications Supported by Blocked Amount (ASBA) has been implemented for all categories of investors including Qualified Institutional Buyers for applying to Public Issues and Rights Issues
- Loan syndication desk set up



Initiatives...

- Customer First website to interact with Chairman and Managing Director directly through E-mail-customerfirst.cmd@indian-bank.com
- Focused attention is given for marketing of Mutual fund schemes, Life Insurance, Non-life insurance and health insurance policies
- Facility of Online Customer Complaint Redressal launched wherein customers can log on to www.indianbank.in for this facility.



Thank
You
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