Presentation on Performance of the Bank

Q1 2016-17

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Ratings

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“BBB-” Rated with Stable outlook(same as Sovereign Rating) by M/s Standard & Poor’s.

“AAA” rating by M/s CRISIL Ltd

“AAA” rating by M/s CARE rating

“AA+ (Stable)” Rated by M/s ICRA Ltd

Highlights Q1 2016-17

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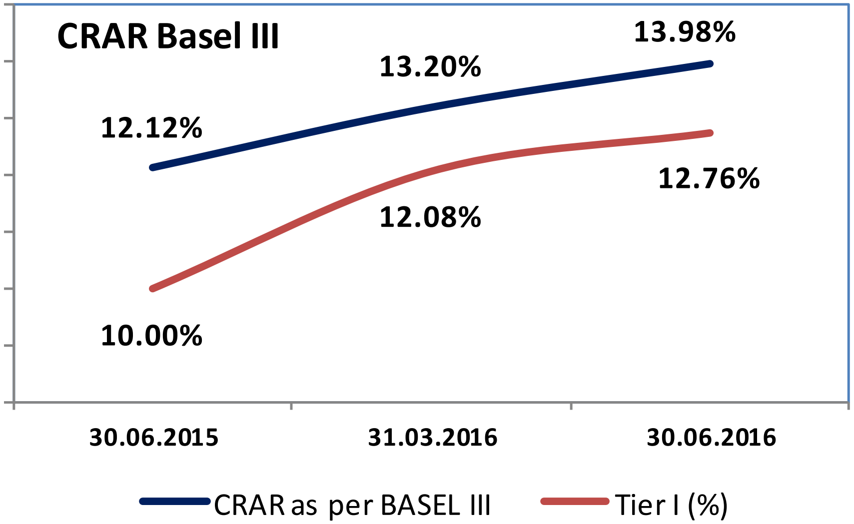
Operating Profit	27%
Net Profit	43%
CRAR Basel III	13.98%
CASA Share	32.09%
Net Interest Income	10%
Non Interest Income	18%
NIM	2.47%
ROE	9.0%
RoA	0.6%

Soundness

(₹ in crore)



BASEL III: 13.98%

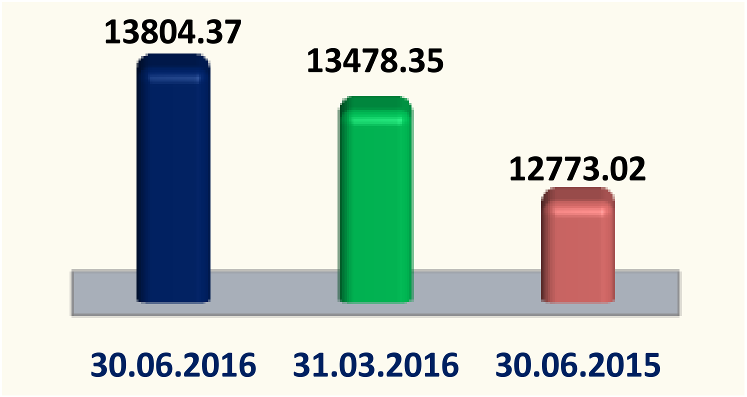
CET 1: 12.34%

Headroom Available: ₹ 12400 crore

Details	Jun 16	Mar 16	Jun 15
Capital	16505.53	16468.07	15122.27
Common Equity Tier-1	14569.43	14568.01	12474.33
Additional Tier - 1	496.81	496.81	0.00
Tier – II	1439.29	1403.25	2647.94
Total Risk Weighted Assets	118062.22	124743.79	124721.44
Total CRAR (%)	13.98	13.20	12.12

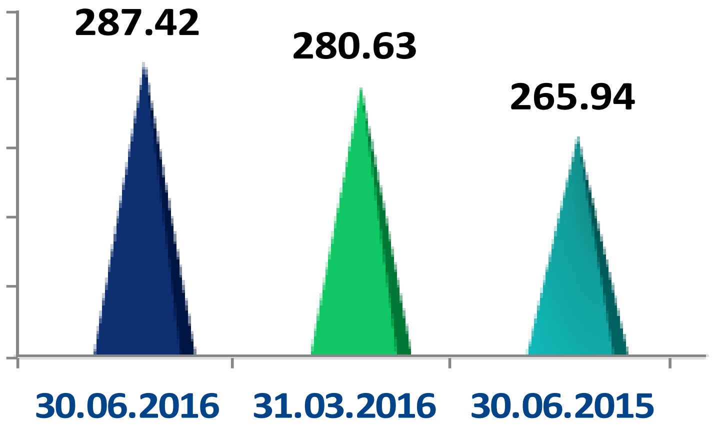
Equity

Networth (₹ in crore)



EPS(Annualised): ₹ 25.60

Book value per share (₹)



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Business Profile Q1 2016-17

(₹ in crore)

Sl. No.	Details	Jun-16	Mar-16	Jun-15	Y-o-Y Amt	Y-o-Y (%)	5 Year CAGR
1	Global Business	304956	310918	300436	4519.66	1.50	9.59
	Domestic	294036	299738	286643	7392.88	2.58	9.61
	Overseas	10920	11180	13793	-2873.22	-20.83	9.10
2	Global Deposits	177423	178286	175438	1984.83	1.13	9.95
	Domestic	171863	172652	167916	3946.88	2.35	10.00
	Overseas	5559	5634	7521	-1962.05	-26.09	8.50
3	Gross Advances	127533	132632	124998	2534.83	2.03	9.10
	Domestic	122173	127087	118727	3445.99	2.90	9.07
	Overseas	5361	5545	6272	-911.16	-14.53	9.75
4	CD Ratio (%) Global	71.88	74.39	71.25	-	-	-
	Domestic	71.09	73.61	70.71	-	-	-
	Overseas	96.43	98.42	83.39	-	-	-

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Average Business Performance

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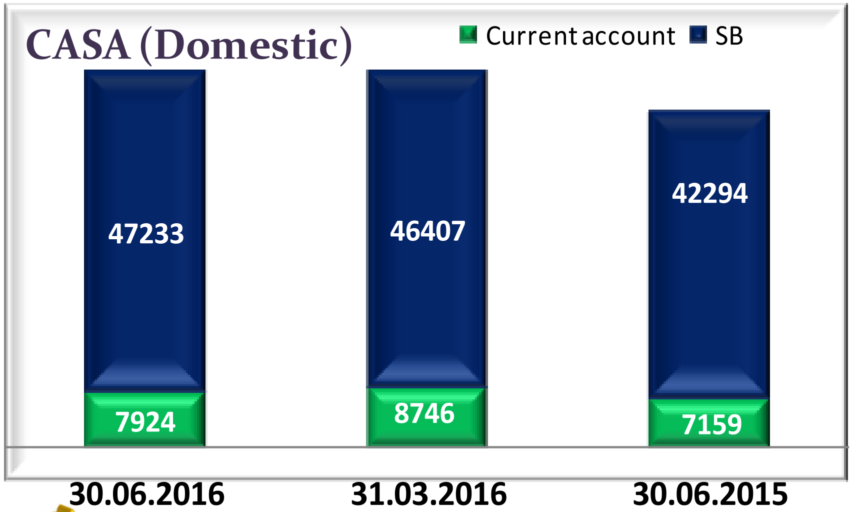
(₹ in crore)

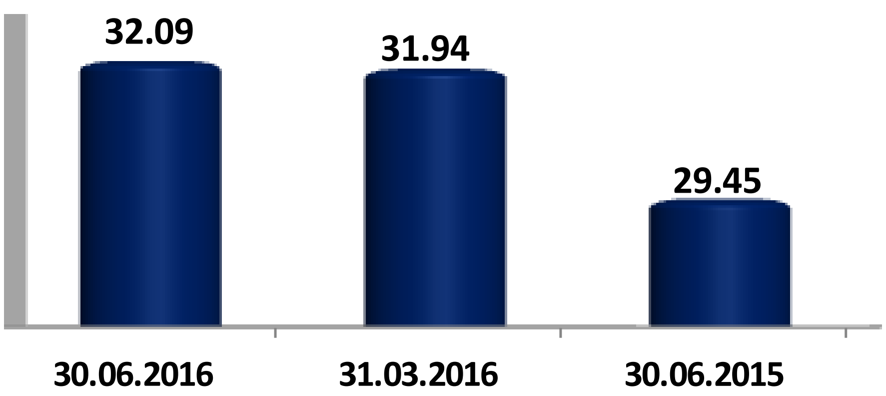
Sl. No.	Details	Jun-16	Mar-16	Jun-15	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	298429	294271	285893	12535.52	4.38	10.44
	Domestic	288964	284645	275904	13060.05	4.73	10.33
	Overseas	10042	10207	10537	-495.19	-4.70	13.66
2	Global Deposits	170840	169215	162539	8300.45	5.11	10.43
	Domestic	167988	166007	159335	8653.92	5.43	10.43
	Overseas	3140	3498	3478	-338.80	-9.74	10.12
3	Gross Advances	127589	125056	123354	4235.08	3.43	10.45
	Domestic	120975	118638	116569	4406.14	3.78	10.20
	Overseas	6902	6709	7059	-156.39	-2.22	15.52
4	CD Ratio (%) Global	74.68	73.90	75.89	-	-	-
	Domestic	72.01	71.47	73.16	-	-	-
	Overseas	219.84	191.77	202.93	-	-	-

CASA

(₹ in crore)

Sl. No.	Details	Jun-16	Mar-16	Jun-15	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	55157	55153	49452	5704.45	11.54	10.53
	Current Deposits	7924	8746	7159	764.88	10.68	4.21
	Savings Deposits	47233	46407	42294	4939.58	11.68	11.84
2	CASA(Domestic) Ratio (%)	32.09	31.94	29.45	-	-	-
	CA (Domestic) Ratio (%)	4.61	5.06	4.26	-	-	-
	SB (Domestic) Ratio (%)	27.48	26.88	25.19	-	-	-





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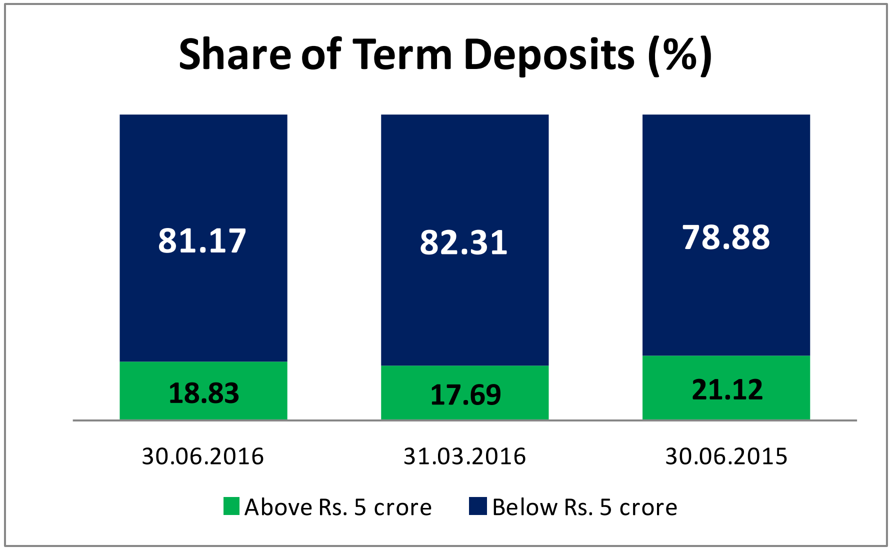
Term Deposits (Domestic)

(₹ in crore)

Details	30.06.2016	31.03.2016	30.06.2015	Y-o-Y (%)
Term Dep.(incl. PDs and CDs)	**116372**	**117339**	**117449**	**-0.92**
Of which:				
Above Rs. 5 crore	**21917**	**20758**	**24805**	**-11.64**
Below Rs. 5 crore	**94454**	**96581**	**92645**	**1.95**
High Cost Depsits	**7713**	**7702**	**10899**	**-29.23**
Of Which: PDs	**5543**	**3301**	**6091**	**-8.99**
CDs	**2169**	**4402**	**4808**	**-54.88**



Break-up of Advances

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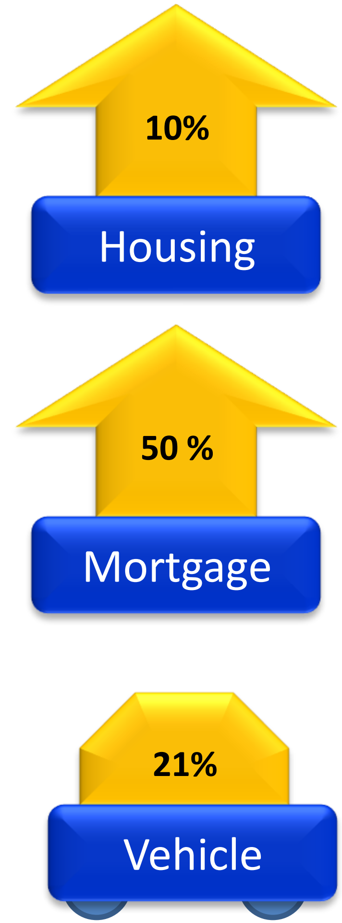
(₹ in crore)

Details	Jun-16	Mar-16	Jun-15	Y-o-Y Growth (%)
Gross Advances (Global)	127533	132632	124998	2.03
Gross Advances (Overseas)	5361	5545	6272	-14.53
Gross Advances (Domestic)	122173	127087	118727	2.90
Priority	50015	50334	46861	6.73
Of which: Agriculture	23365	23018	23237	0.55
MSME	20340	21032	16196	25.59
Of which:Micro & Small Enterprises	17948	18563	14168	26.68
Personal Segment Loan Products	18134	19160	17862	1.52
Of which Housing	9770	9516	8904	9.72
Vehicle	856	816	709	20.85
Mortgage	998	944	666	49.87
Corporate & Commerical	60333	63877	61432	-1.79



Advances – Major Industries

(₹ in crore)

Details	30.06.2016	% share to Gross Advances	31.03.2016	% share to Gross Advances	30.06.2015	% share to Gross Advances
Infrastructure	21280.83	17.42	21174.97	16.66	23627.76	19.90
Iron & Steel	4075.73	3.34	3972.96	3.13	3523.27	2.97
Textiles	4190.95	3.43	4218.03	3.32	4045.70	3.41
Food Processing	2651.21	2.17	2367.56	1.86	2501.28	2.11
All Engineering	2607.18	2.13	3027.03	2.38	2309.73	1.95
Other Industries	1506.96	1.23	1853.32	1.46	1523.46	1.28
Petroleum, Coal Products & Nuclear Fuels	1465.32	1.20	1918.66	1.51	2466.74	2.08
Cement & Cement Products	1280.85	1.05	1322.04	1.04	1378.35	1.16
Construction	1258.26	1.03	1349.10	1.06	1289.87	1.09

Power Sector Exposure

(₹ in crore)

Sector	Generation FB	Generation NFB	Sector	Distribution FB	Distribution NFB
Central Govt undertakings	1388	0	Central Govt undertakings	0	0
State Government Undertakings	2627	320	State Government Undertakings	3268	294
Private Sector	4058	1034	Private Sector	0	0
NPA	638		NPA		
Total Exposure	8711	1354	Total Exposure	3268	294
Sector	**Transmission**		**Sector**	**Total**	
Central Govt undertakings	0	0	Central Govt undertakings	1388	0
State Government	669	0	State Government	6564	614
Private Sector	120	6	Private Sector	4178	1040
NPA			NPA	638	
Total Exposure	789	6	Total Exposure	12768	1654

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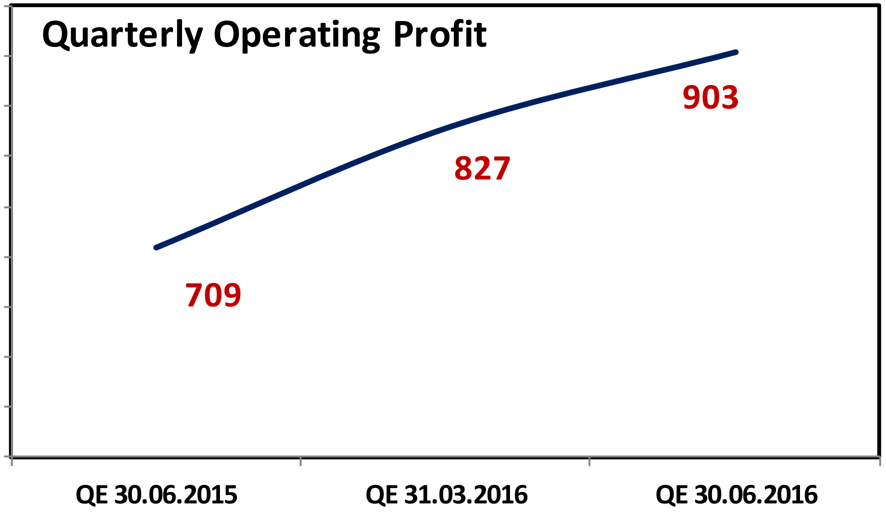
State-wise -Power Sector Exposure

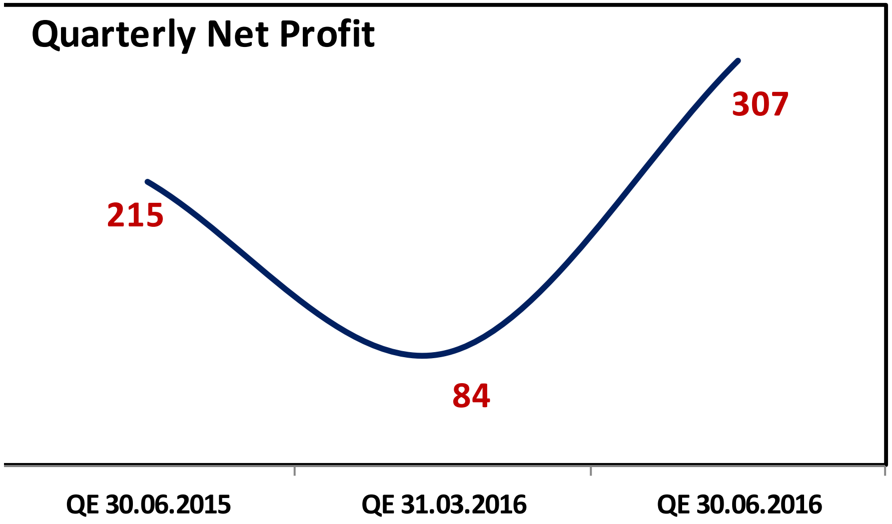
(₹ in crore)

State	STATE DISCOMs			OTHER THAN DISCOMs					Total			Grand Total
				CENTRAL/STATE			PRIVATE					
	FRP BONDS	FB	NFB	Investments	FB	NFB	FB	NFB	FRP BONDS	FB	NFB	
Andhra Pradesh		303	0		455	0	463	94		1221	94	1314
Chattisgarh		0	0				759	310		759	310	1069
Delhi		0	0	58	710		20			789	0	789
Gujarat		321	200		418	6	114	95		852	301	1153
Haryana	263	177	0		0	0	0		263	177	0	440
Karnataka		14	0		671	0	2			687	0	687
Maharashtra		0	0		909	0	100	6		1009	6	1015
Orissa		0	0				429	33		429	33	462
Punjab		0	0			0	145			145	0	145
Rajasthan	253	9	0		8		239	46	253	257	46	555
Tamil Nadu	334	1189	94		620	0	1328	447	334	3137	541	4013
Telangana	220	175	0				0		220	175	0	395
Uttar Pradesh		0	0				253		0	253	0	253
Uttarkhand		0	0				257		0	257	0	257
West Bengal		0	0		835	314	20		0	855	314	1170
Other States		0	0				59	10	0	59	10	69
NPA										638	0	638
Total	1070	2188	294	58	4626	320	4188	1041	1070	11698	1655	14422

Profitability

(₹ in crore)



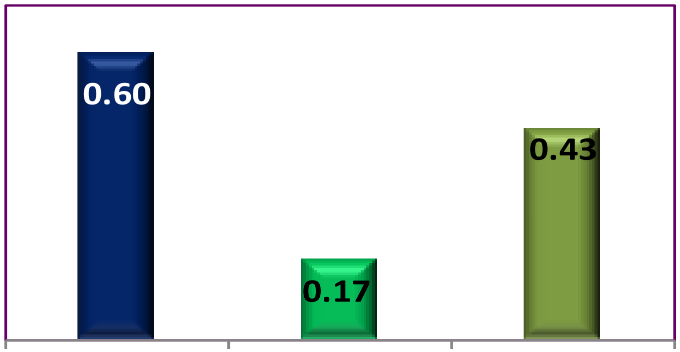


Consistent improvement in Profit

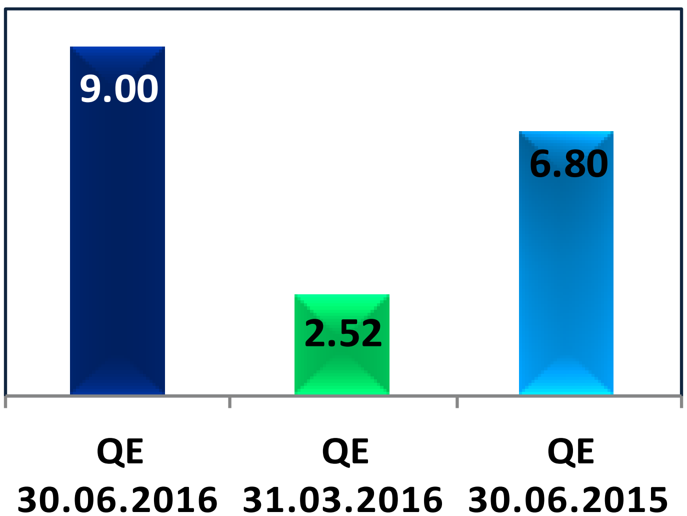
Operating Revenue (NII + Other Income) improved (Y-o-Y) by 12.17% from ₹1496 crore to ₹ 1678 crore.

Key Ratios

RoA(%)



ROE (%)



Parameters (Global)	QE 30.06.2016	QE 31.03.2016	QE 30.06.2015
Cost of Deposits	6.33	6.48	6.94
Cost of Funds	5.53	5.65	6.06
Yield on Advances	9.21	9.28	9.96
Yield on Funds	7.94	7.91	8.32
Return on Assets (RoA)	0.60	0.17	0.43
Net Interest Margin	2.47	2.38	2.36
Yield on Investments (Domestic)	8.70	8.21	7.76
Return on Average Networth (RoE)	9.00	2.52	6.80
Business per Employee (₹in lakhs)	1515.94	1531.19	1469.13
Business per Branch (₹in crore)	118.02	121.22	124.35

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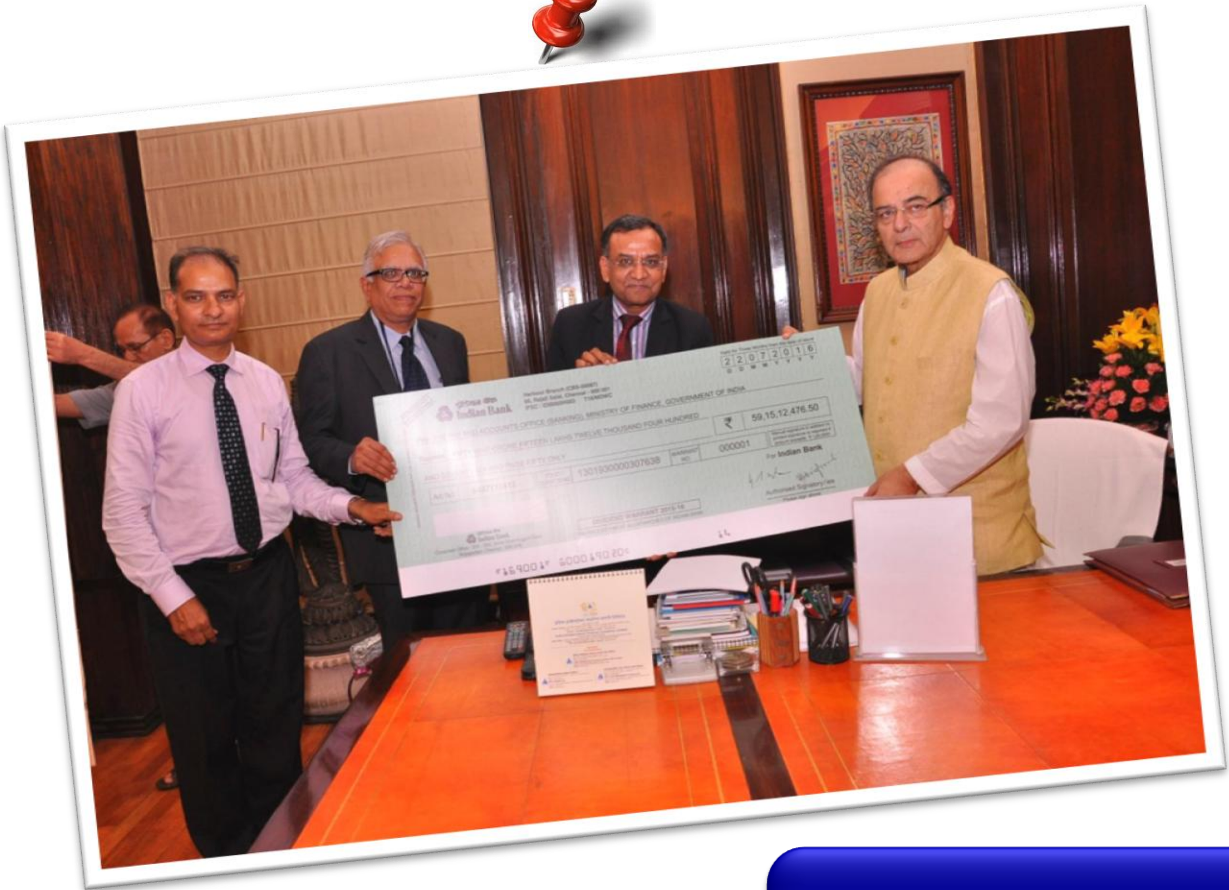
Other Profitability Ratios

Sl No.	Particulars	QUARTER ENDED		
		30.06.2016	31.03.2016	30.06.2015
1	Operating profit to AWF (%)	1.76	1.64	1.43
2	Cost to Income ratio (%)	46.17	50.28	52.63
3	Salary expenses to Total expenses (%)	13.45	13.22	14.00
4	Salary Expenses to AWF (%)	0.95	0.97	1.07
5	Other Operating Expenses to AWF (%)	0.56	0.69	0.52
6	Book value (₹)	287.42	280.63	265.94
7	Earnings per share (₹)	25.60	7.04	17.93

Dividend 2015-16



Dividend at 15% amounting to ₹ 72.04 crore declared and paid.

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Financial Snapshot

(₹ in crore)

Particulars	Actuals		
	QE 30.06.2016	QE 31.03.2016	QE 30.06.2015
Interest on Advances	2937	2901	3071
Interest on Investments	1114	1063	1025
Other Interest Income	20	20	23
Total Interest Income	4071	3983	4119
Other Income	442	529	376
Total Income	4513	4512	4495
Interest Expenditure	2835	2848	2999
Operating Expenditure	775	837	787
Salary Expenditure	486	487	530
Total Expenditure	3610	3685	3786
Net Interest Income	1236	1135	1120

Year – on – Year Growth

Interest Expenditure declined by (-)5.46%

Operating Expenditure declined by (-)1.58%

Net Interest Income increased by 10.35%

Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			
	30.06.2016	31.03.2016	30.06.2015	Y-O-Y(%)
Commission,Exchange & Brokerage	143.26	195.11	119.15	20.23
Profit/loss on sale of Investments	184.02	103.79	42.21	335.96
ATM Acquirer Fee received	33.77	30.10	25.32	33.37
Exchange Profit	33.39	46.85	45.73	-26.98
Recovery of bad debts	35.85	140.85	120.99	-70.37
Others	11.38	12.66	22.16	-48.65
Total Non Interest Income	441.67	529.36	375.56	17.60

Other Operating Expenses

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(₹ in crore)

Particulars	QUARTER ENDED			
	30.06.2016	31.03.2016	30.06.2015	Y-O-Y(%)
Rent, Taxes & Lighting	56.29	81.16	55.11	2.14
Depreciation	37.31	40.61	31.11	19.93
Repairs & Maintenance	19.80	18.46	17.80	11.24
Insurance	45.37	44.12	37.03	22.52
Fees Others	16.83	23.08	19.18	-12.25
ATM Issuer Fee Paid	39.87	38.24	31.58	26.25
Others	73.74	103.67	65.34	12.86
Other Operating Expenditure	289.21	349.34	257.15	12.47

Asset Classification

(₹ in crore)

Year	Standard Adv	Standard Restructured Standard (o/s)	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
30.06.15	109071	10112	5815	15928	124998
% Share	87.26	8.09	4.65	12.74	100.00
31.03.16	117439	6366	8827	15193	132632
% Share	88.54	4.80	6.66	11.46	100.00
30.06.16	112344	6294	8894	15189	127533
% Share	88.09	4.94	6.97	11.91	100.00

Sector-wise Stressed Assets

(₹ in crore)

Sector-wise Stressed Advances as on 30.06.2016

Sector	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
Agriculture	630	51	682	2.90
Home Loan	163	215	378	4.10
Education Loan	295	70	365	10.22
Micro & Small Enterprises (priority)	1233	312	1545	9.04
Others	6573	5647	12219	16.48
Total	8894	6294	15189	11.91

Priority	2246	796	3043	6.23
Non Priority	6648	5498	12146	15.43
Total	8894	6294	15189	11.91

Asset Quality

(₹ in crore)

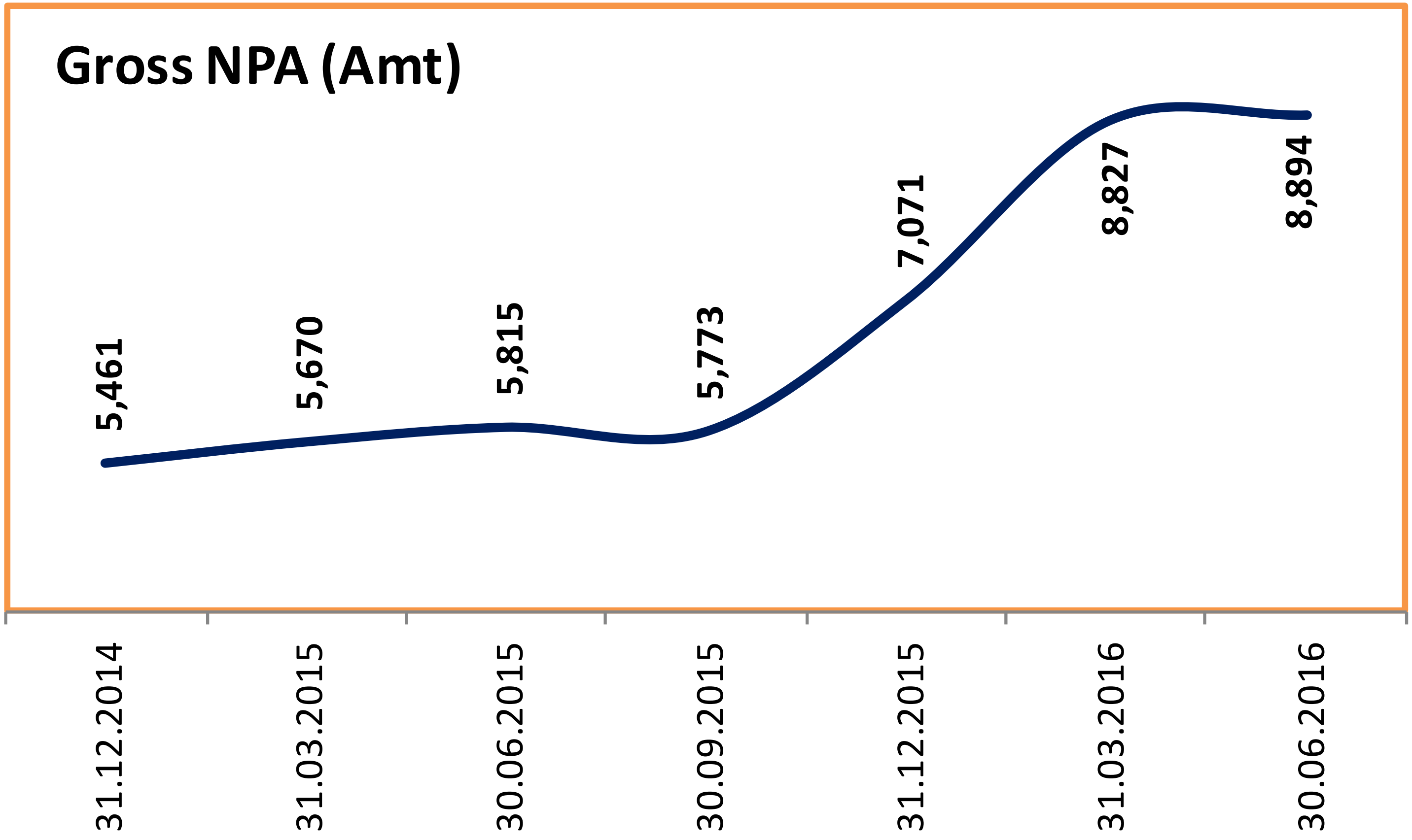
Parameters	QE Jun-16	QE Mar-16	QE Jun-15
Gross NPAs opg.	8827	7071	5670
Fresh NPAs	825	3387	496
Of which: Slippage from Restructured Assets	89	667	23
Of which: Additions from Existing NPA assets	93	115	58
Reduction	758	1631	352
Of which: Cash Recovery	152	466	123
Upgradation	154	24	48
Write off	410	137	181
Amount Assigned to ARC	43	1004	0
Gross NPA closing	8894	8827	5815
Gross advances	127533	132632	124998
Gross NPA as % to Gross advances	6.97%	6.66%	4.65%
Net NPAs	5552	5419	3193
Net advances	124025	129049	121967
Net NPAs as % to Net advances	4.48%	4.20%	2.62%
Stressed Assets%(Gross NPA & Standard Restructured)	11.91%	11.46%	12.74%

Gross NPA: 6.97%

Net NPA: 4.48%

Movement of Gross NPA

(₹ in crore)



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Sector-wise NPA

(₹ in crore)

Sector	30.06.2016	% to Gross Advances (respective sector)	31.03.2016	% to Gross Advances (Respective Sector)	30.06.2015	% to Gross Advances (respective sector)
Agriculture	630	2.68	618	2.36	378	1.62
Home Loan	163	1.77	159	1.70	105	1.18
Education Loan	295	8.27	249	7.85	212	6.46
Micro & Small Enterprises (Priority)	1233	7.21	1209	7.47	1137	5.94
Others	6573	8.87	6591	8.48	3984	5.66
Total	8894	6.97	8827	6.66	5815	4.65

Priority	2246	4.60	2151	4.27	1797	3.83
Non Priority	6648	8.45	6676	8.12	4018	5.15
Total	8894	6.97	8827	6.66	5815	4.65

Industry-wise NPA

(₹ in crore)

Industry	30.06.2016		31.03.2016		30.06.2015	
	Gross NPA	% to Sector Gross Advances (respective sector)	Gross NPA	% to sector Gross Advances (respective sector)	Gross NPA	% to Sector Gross Advances (respective sector)
1. Basic Metal and Metal Products	2968.76	63.59	2935.73	60.12	661.17	14.06
2. Infrastructure	1316.95	6.34	1313.91	6.20	1186.02	5.06
2.1 Power	637.65	6.28	638.51	6.02	437.99	3.38
3. Textiles	652.73	16.02	602.65	14.12	407.85	10.88
4. All Engineering	523.59	23.29	471.79	15.59	483.05	20.05
5. Constructions	90.38	7.12	88.80	6.58	391.58	25.07
6. Food Processing	88.64	3.68	106.16	4.49	124.83	4.54
7. Cement and Cement Products	132.45	10.01	190.27	14.38	138.58	9.69
8. Coal and Mining	296.59	59.95	98.02	19.02	95.75	56.40
9. Beverages and Tobacco	84.29	42.01	83.87	42.22	6.96	3.82
10. Chemical and Chemical Products	20.07	2.37	73.65	6.51	79.36	9.79
11. Paper and Paper Products	78.28	14.21	80.55	11.49	28.02	5.56
12. Gems and Jewellery	46.15	49.88	40.79	44.24	40.36	47.37
13. Other Industries & Other Advances	2595.36	2.93	2740.85	2.99	2171.62	2.61
TOTAL	8894.24	6.97	8827.04	6.66	5815.15	4.65

Restructured Assets

(₹ in crore)

Details	QE June 2016		QE March 2016		QE June 2015	
	No	Amount	No	Amount	No	Amount
Opening balance of standard account restructuring	9310	6366.23	1385	8864.11	1495	9944.23
Fresh Restructuring during the period	233	5.92	8105	765.77	148	97.79
Upgradation from NPA	116	57.64	5	2.68	19	1.97
Fresh disbursement less recoveries	-278	-42.61	-48	-2268.57	208	123.76
Account slipped during the period	281	88.65	93	882.63	489	22.53
Account satisfactory performed during the period	50	4.07	44	115.13	59	32.76
Closing balance of standard Restructuring	9050	6294.46	9310	6366.23	1322	10112.46

Restructured Advances - Sectorwise			
Sector	Total Outstanding as on 30.06.2016	% share to Total Restructured	Of which: Standard
Agriculture	108.44	1.21	51.28
Education	82.64	0.92	69.62
Home Loan	220.33	2.46	214.72
Non Priority	7922.96	88.40	5497.99
Other Priority	201.22	2.25	148.52
SME	427.18	4.77	312.35
Total	8962.77	100.00	6294.48

Restructured – Major Industries

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(₹ in crore)

Restructured Advances - Major Industries			
Industry	Total Outstanding as on 30.06.2016	% share to Total Restructured	Of Which: Standard
Infra-Power	2030.62	22.66	1545.82
Power discom	1570.17	17.52	1570.17
Road	591.03	6.59	591.03
Port	115.68	1.29	0.00
Iron & Steel	971.03	10.83	333.02
Contractor	364.39	4.07	65.30
Textiles	320.72	3.58	6.89
Sugar	304.58	3.40	304.58
Chemicals	214.48	2.39	214.48
Edu. Institution	180.27	2.01	170.15
Cement	141.45	1.58	23.00
Engineering	126.33	1.41	68.63
Total	7922.96	88.40	5497.99

Provisions

(₹ in crore)

Provisions and Contingencies	QE 30.06.2016	QE 31.03.2016	QE 30.06.2015
Total Provisions	595.83	742.92	493.36
Of Which:			
Provisions for NPAs	403.48	966.56	308.36
Provision on Investments	-26.13	10.75	138.03
Standard Advances	32.93	-154.66	-42.61
Income Tax	178.83	-70.67	85.29
Others	6.72	-9.07	4.29

Investments

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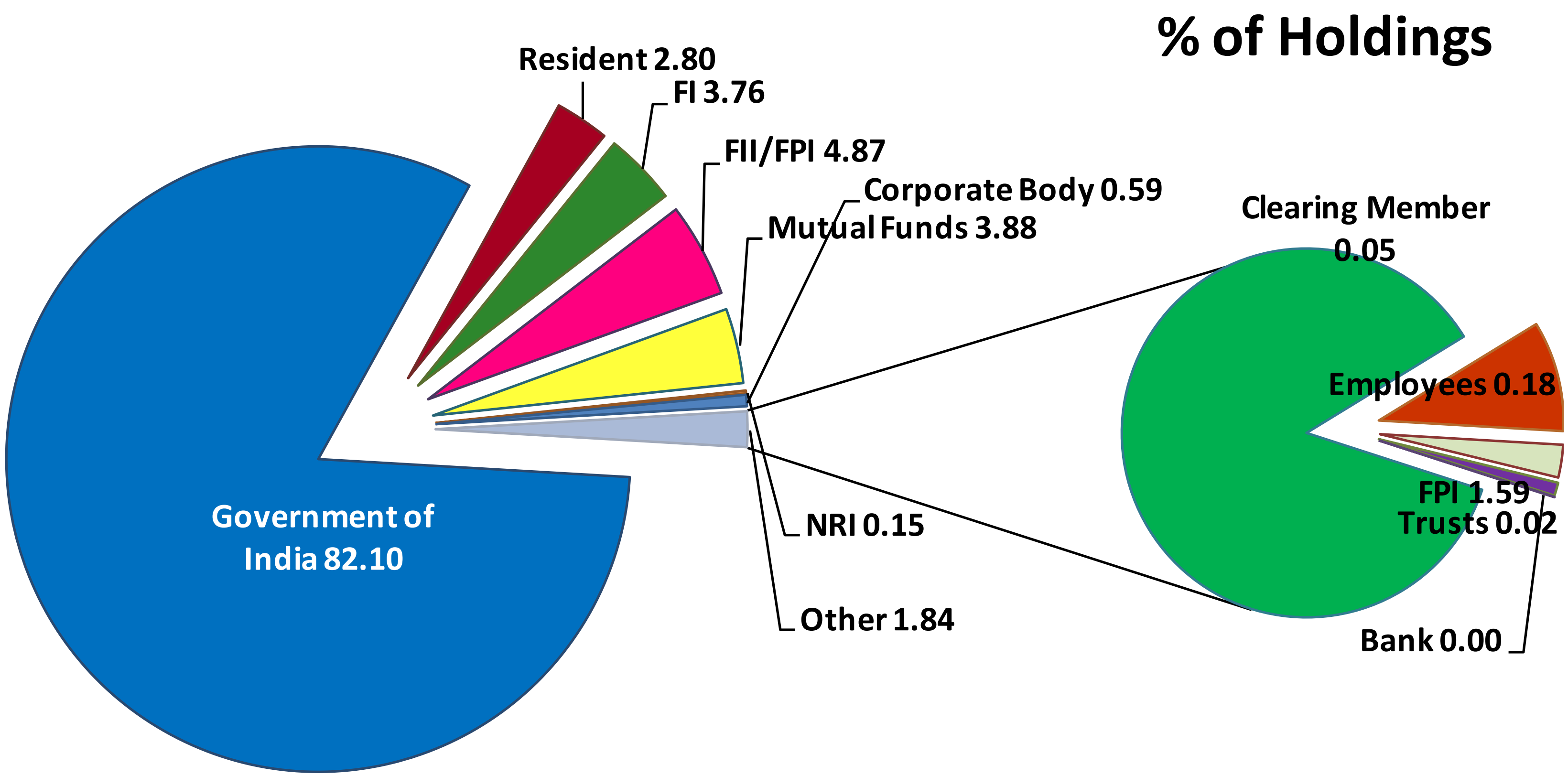
(₹ in crore)

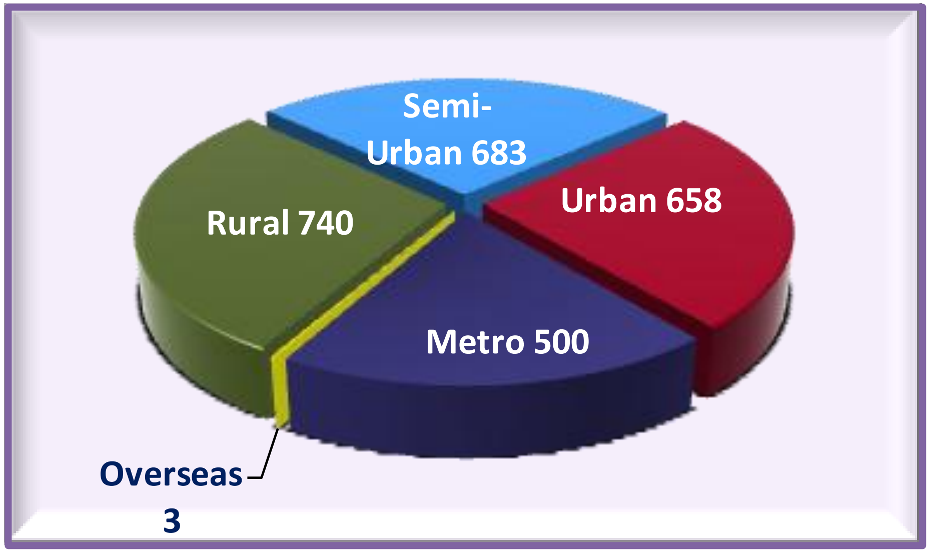
Parameters	Jun-16	Mar-16	Jun-15
Gross Domestic Investment (Without netting LAF)	52822	53874	51825
SLR	41567	41203	41881
Non SLR	11255	12671	9944
Held For Trading (HFT)	86	301	184
Available For Sale (AFS)	15898	21737	30632
Held To Maturity (HTM)	36838	31836	21009
Modified Duration Trading Portfolio	3.87	4.68	4.98

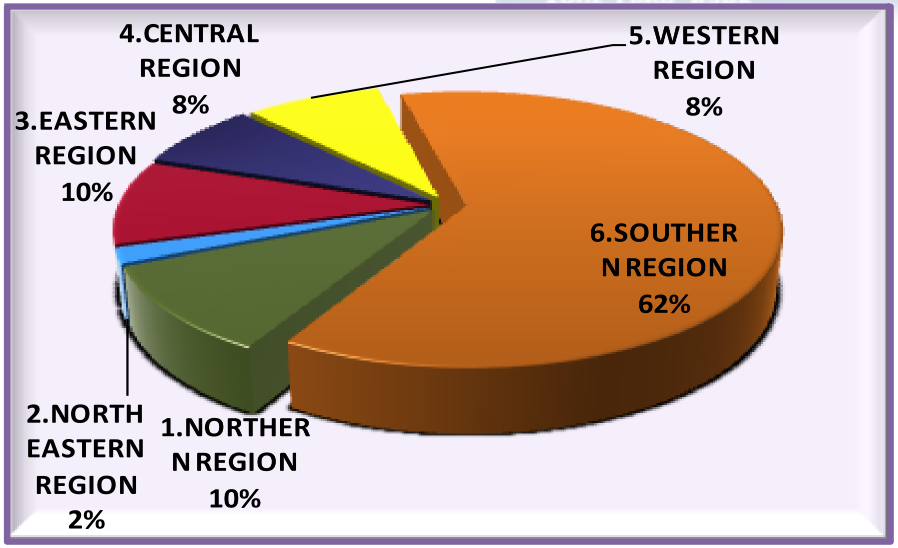
Parameters	Jun-16	Mar-16	Jun-15	Y-o-Y (%)
Central Government Securities	33133	32928	34925	-5.13
State Government Securities	8092	7065	5686	42.31
Other Approved Securities	36	36	36	0.00
Debentures & Bonds	8522	8727	4821	76.78
Shares	556	571	515	8.02
Others	2483	4547	5842	-57.50
Gross Domestic Investment (Without netting LAF)	52822	53874	51825	1.92

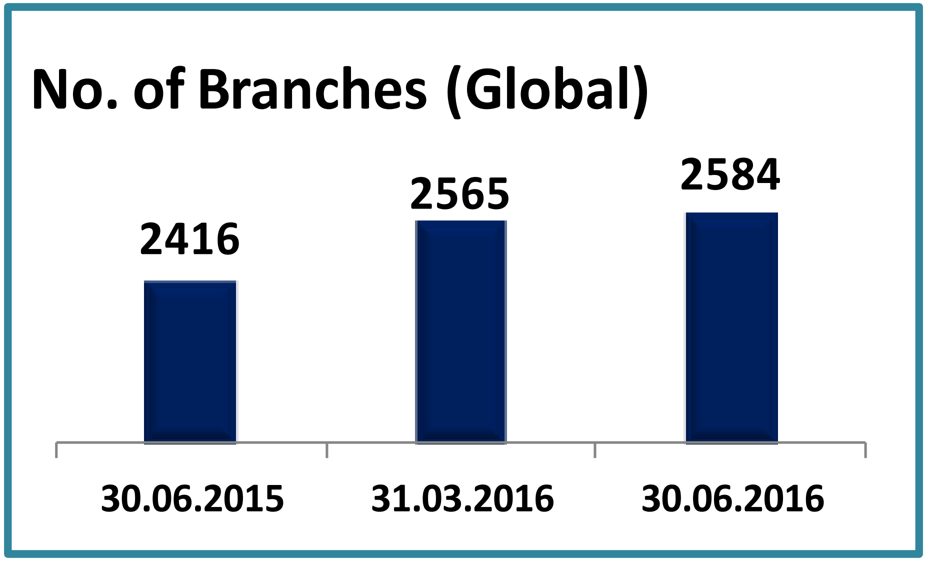
Shareholding Pattern



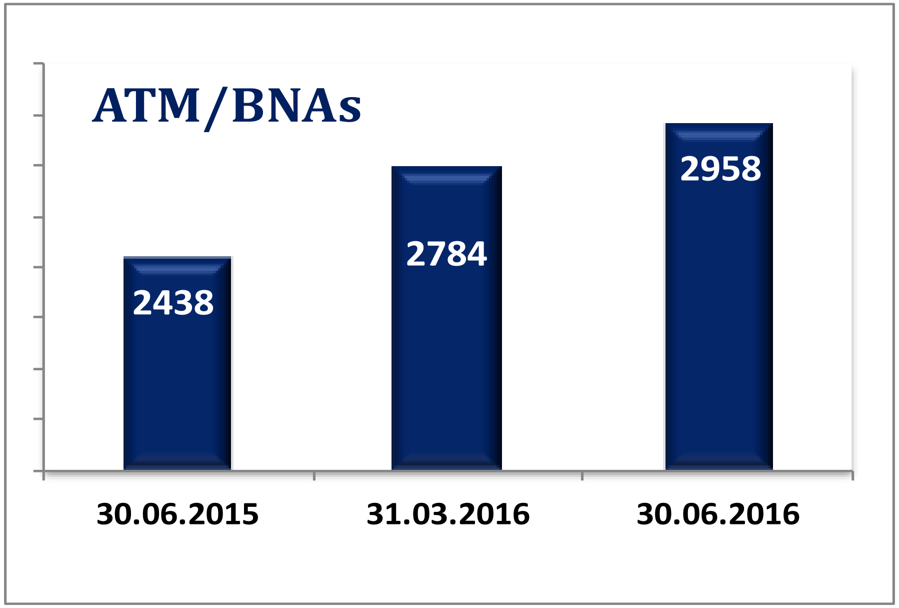
Branch Network

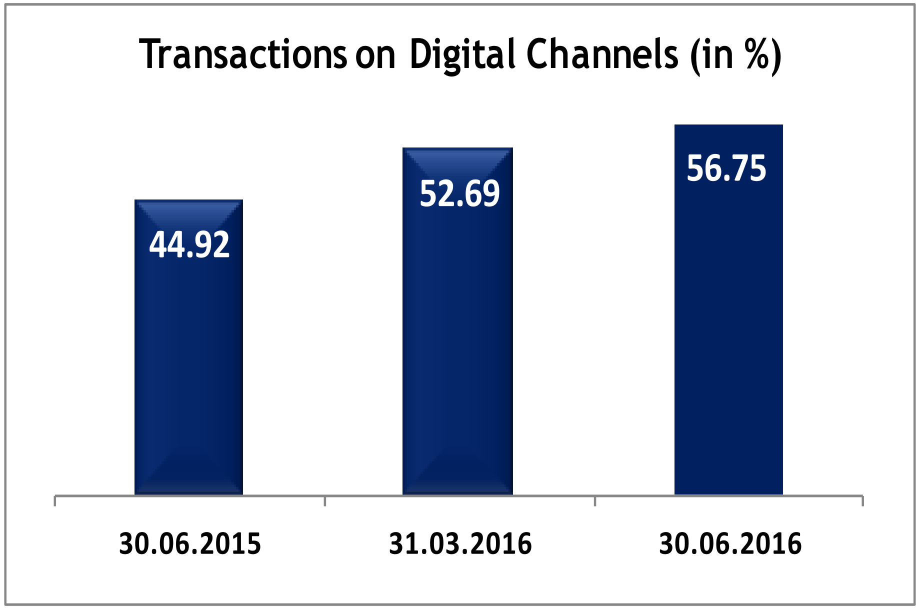






Performance under 24x7 Banking



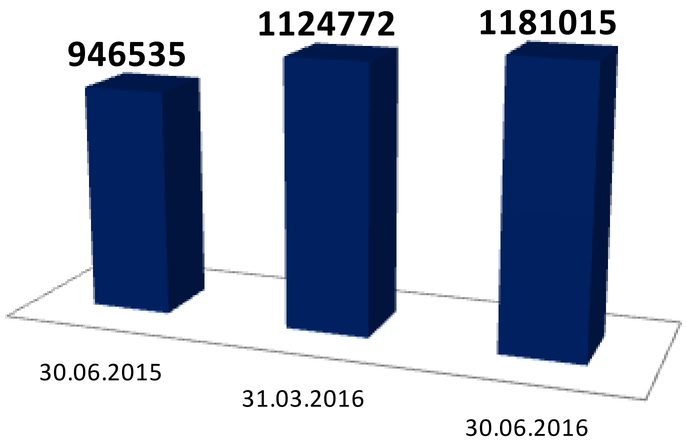


ATM Card Base of 1.41crore.

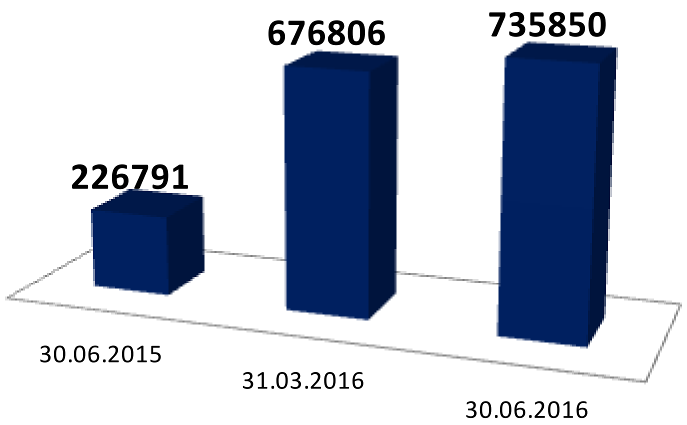
BNA Migration: 64.26%

Digital Banking

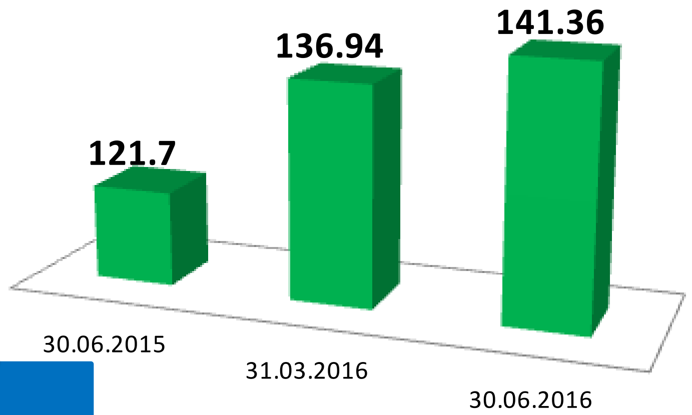
Internet Banking Users



Mobile Banking Users



ATM Card Base (in lakh)



Digital Banking Initiatives – Q1 2016-17

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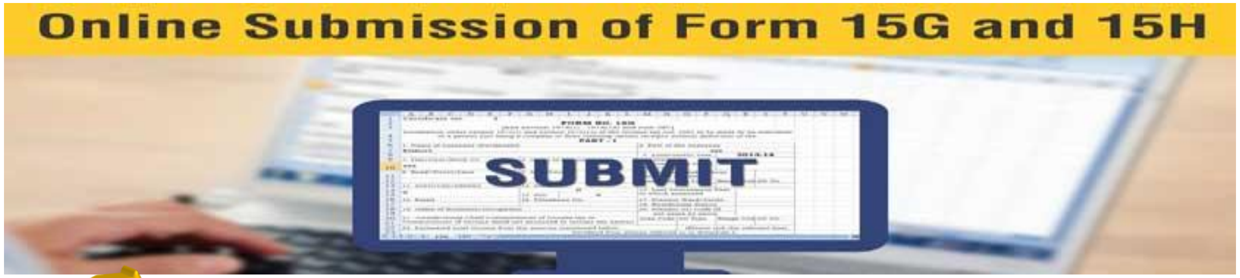
Introducing…
Green PIN facility for debit cards

Collect your Debit Card from Branch
Receive AUTH Code (OTP) in your Mobile
Go to the nearest Indian Bank ATM and Create your Own Pin



Introducing…
Customized Design Debit Card

Now you can apply for
add-on debit cards
with customized design*

*Card issue charges applicable.
Visit www.indianbank.in for more details

Introducing… RuPay Platinum Debit Card

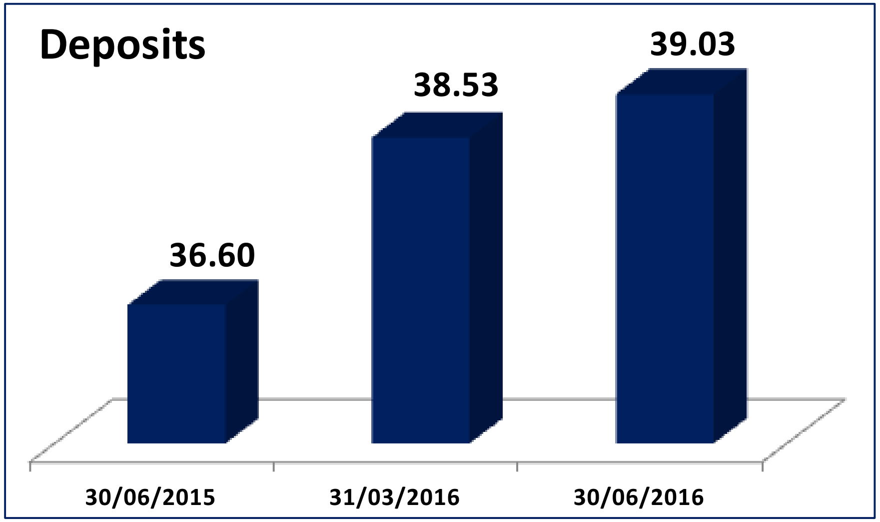
Online cheque view facility

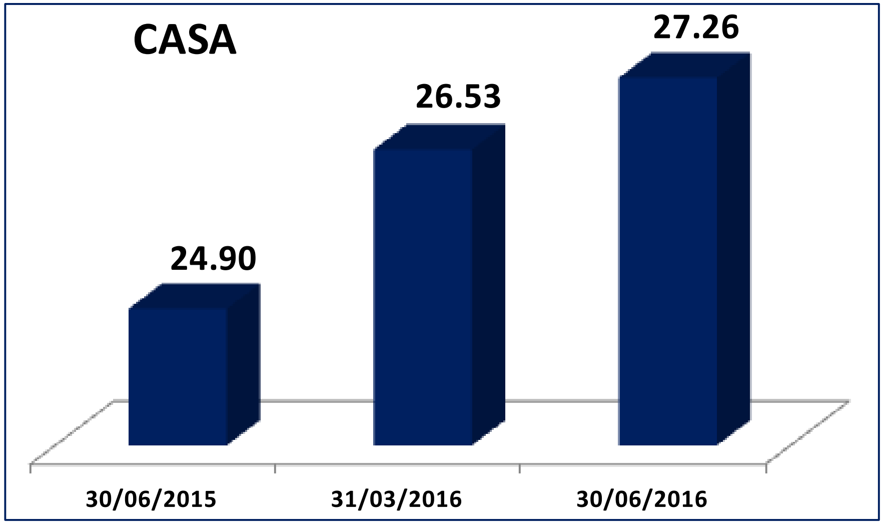
- Login to Net Banking
- Go to Enquiry menu, click on Cheque Enquiry menu and input the date
- Details of the processed cheque will be shown
- By clicking the cheque number, you can see the Image of the cheque which is deposited in other bank.

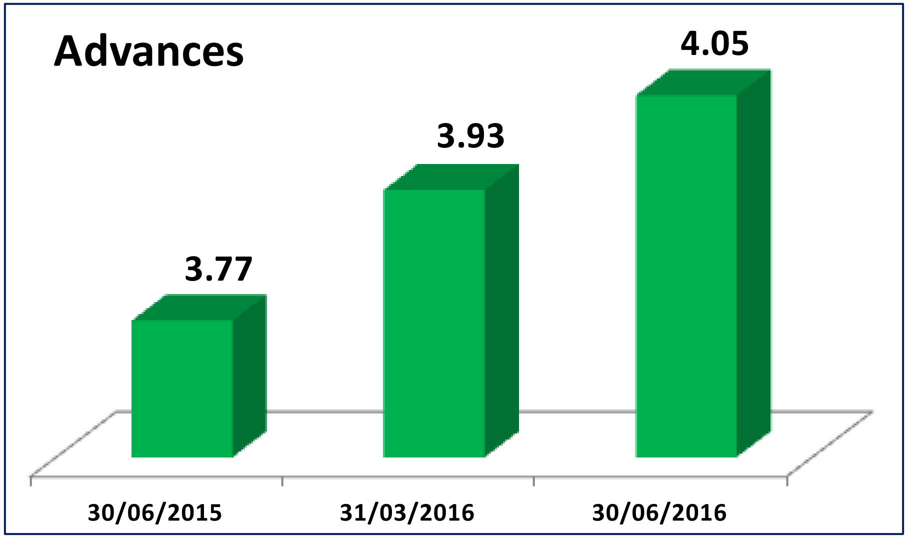
Success through trust and teamwork !!!

Clientele Strength

(No of Customers in Million)







Proud Moments

Bank won Best Performing Award for APY enrollment.

Bank won Master Card Award for Best Acquirer Business – POS

Bank won Master Card Award for Best Innovation – e-Purse

Bank has come within Top 10 Banks Issuing Rupay Cards

Social Responsibility

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Voluntary blood donation camp was organised in association with Govt Hospitals.

Eye Screening Camp organised on 15th July 2016 in association with Rajan Eye Care Hospital

Started tree plantation drive across the country Target to plant 1,10,000 saplings by 15th August 2016

Bank adopted Nochikuppam Village as a part of CSR. Proposed to adopt 3 more villages in 2016-17

Performance under PMJDY/PMSBY/APY/PMMY

Details as on 30.06.2016	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	30.04 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in crore)	309.03
Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)	14.92
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	16.67 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	7.39 lakh
Applications enrolled under Atal Pension Yojana	1.05 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	303.88

Rupay card issuance to Total Accounts: 98.89%

Aadhar Seeded Transactions (AEPS): 48.38 lakh

Aadhar Seeded: 16.44 lakh

Zero Balance Accounts to Total: 18.08 %

THANK YOU

Success through trust and teamwork !!!