



Presentation on Performance of the Bank

Financial Results - Q1 2015-16



Chennai

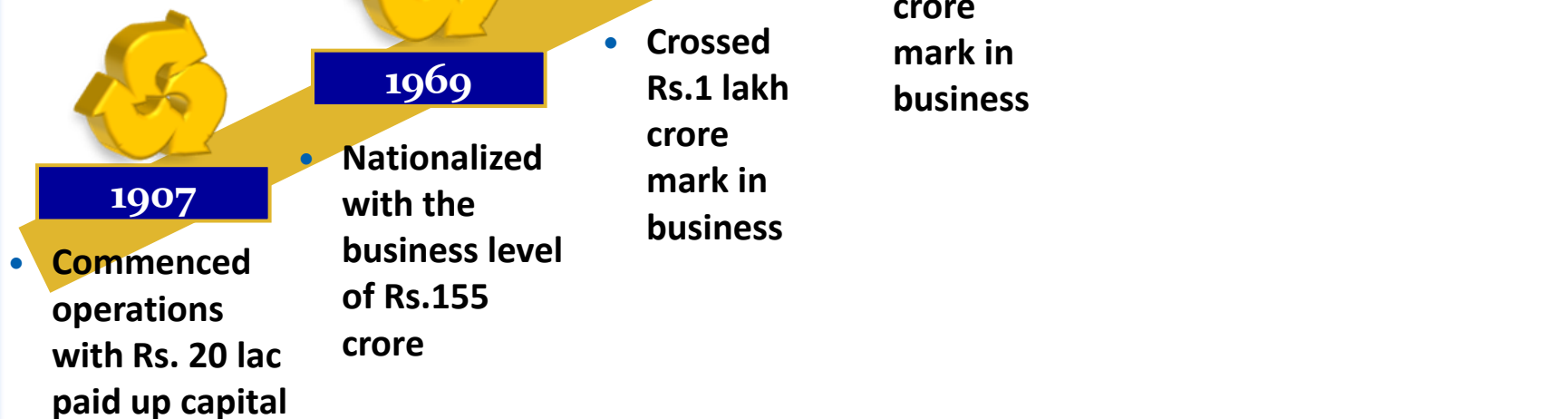


23rd July 2015

Business Milestones

₹ 3,00,000 crore

Business



Ratings

"BBB-" Rated with Stable outlook (Same as Sovereign Rating) by M/s Standard & Poor's

"Indian Bank is listed in 'MSCI India IMI' index, which includes large + mid + small cap stocks.

"AAA/Stable" rating by M/s CRISIL Ltd and M/S CARE RATING

"AA+(Positive)" Rated by M/s ICRA Ltd

Highlights Q1 2015-16



Gross Business  10%



Operating Profit  11%

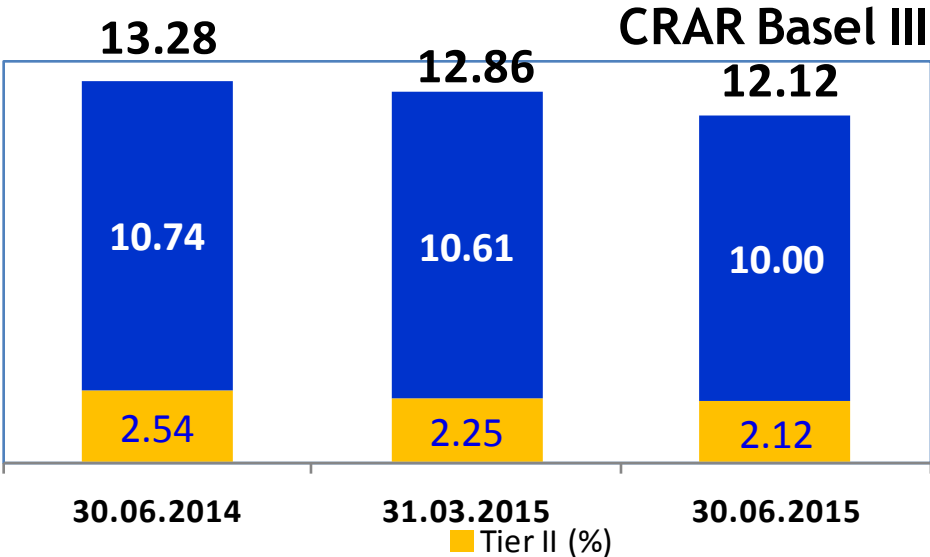
Net Profit  4%

Domestic CASA  15.5%

Domestic Advances  7%



Soundness



Basel III: 12.12%

CET1: 10%

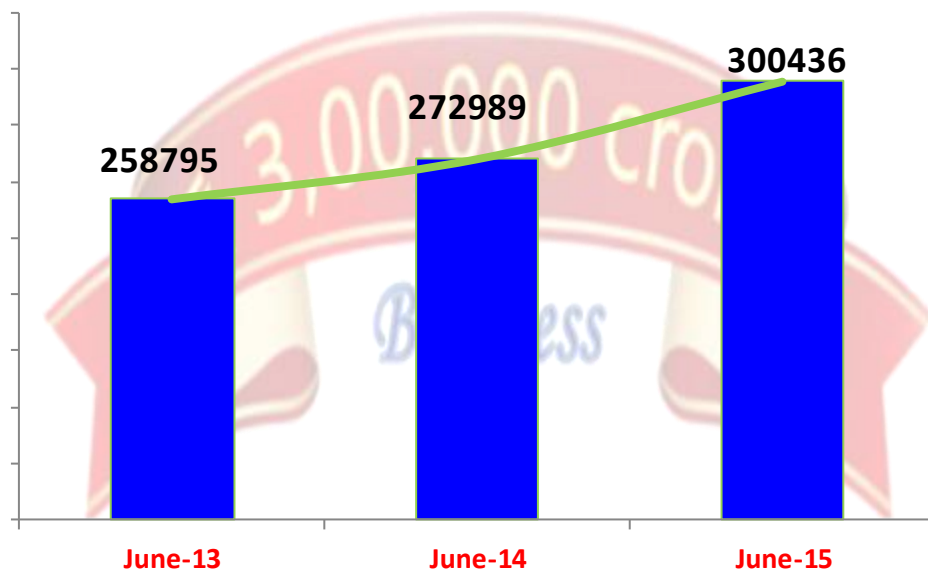
Consistently topped amongst PSBs under CRAR



Business

(₹in crore)

Business Crossed the Milestone Target of ₹ 3,00,000 crore



Y-o-Y: 10.1%

5yr CAGR: 13.6%

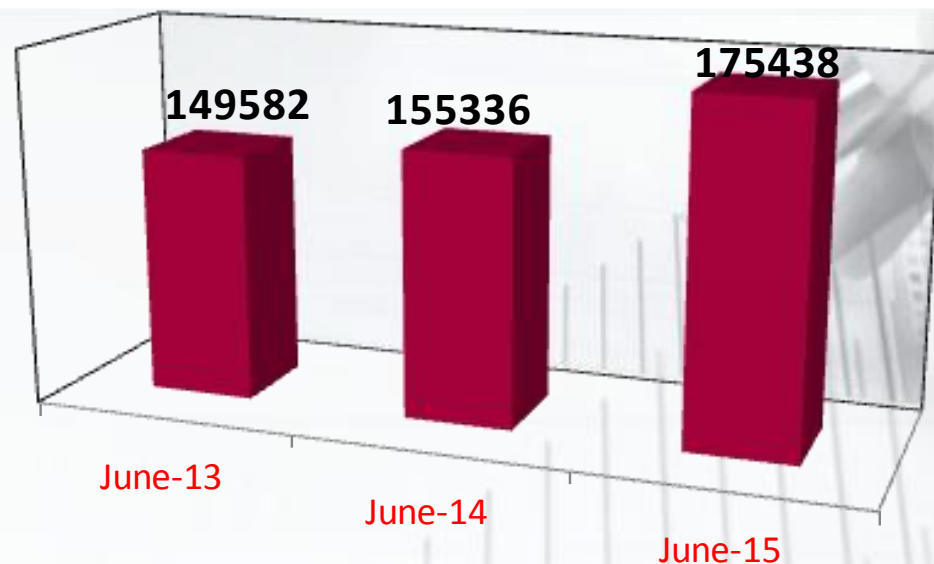


Deposits (Global)

(₹in crore)

Y-o-Y: 12.9%

5yr CAGR: 14.03%



High Cost Deposits shed to the tune of Rs.2585 crore from March 2015



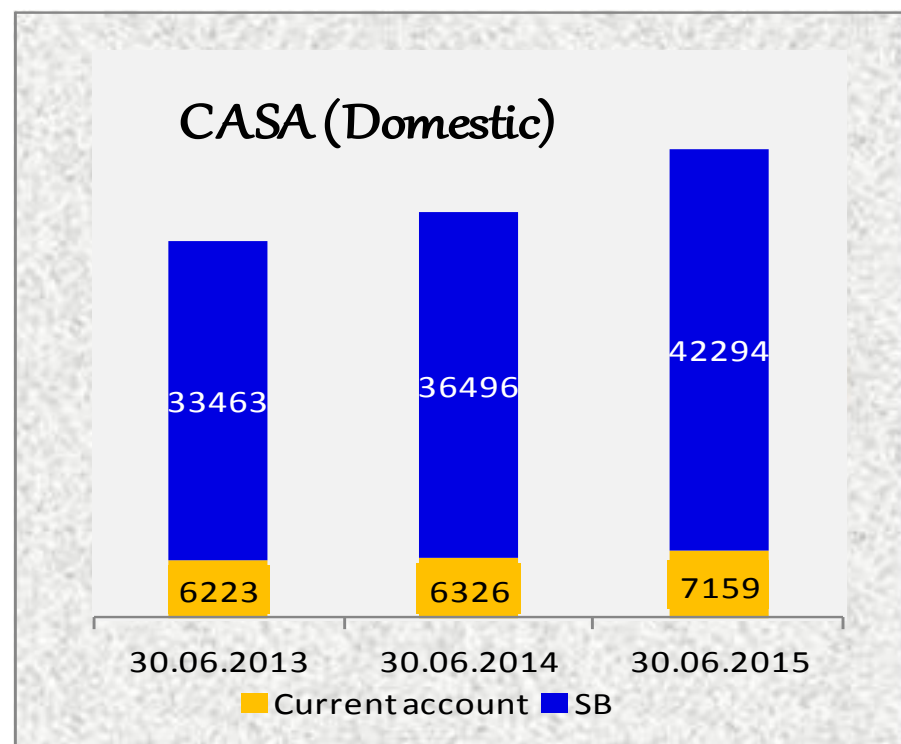
CASA

(₹in crore)

Y-o-Y: 15.5%

5yr CAGR: 11%

**CASA(Dom.) to Total
Deposits: 29.45%**



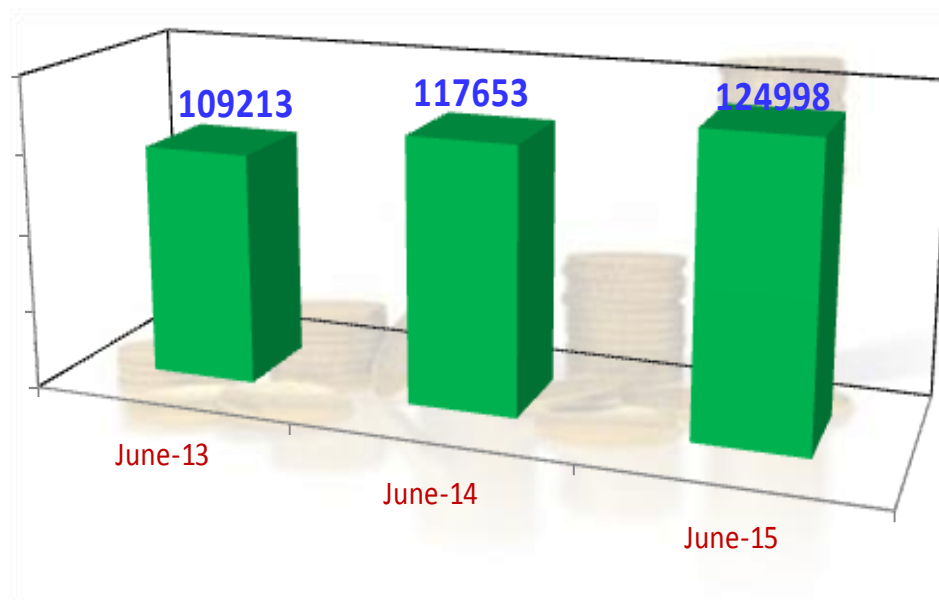


Advances (Global)

(₹in crore)

Y-o-Y: 6.2%

5 Yr CAGR: 12.9%





Sector-wise Advances

(₹in crore)

Details	Jun-14	Jun-15	Y-o-Y
Gross Advances (Domestic)	110756	118727	7.20
Priority	39612	46861	18.30
Of Which: Agriculture	19730	23237	17.77
MSME	15176	16196	6.72
Of Which: MSE	12937	14168	9.52
Housing	7543	8553	13.39
Other Retail (Vehicle/Jewel Loan (NP)/M orteage/Personal)	3857	4508	16.87
Corporate & Commercial	58983	61432	4.15

Industry-wise Advances

(₹in crore)

Deployment of Advances - Major Industries

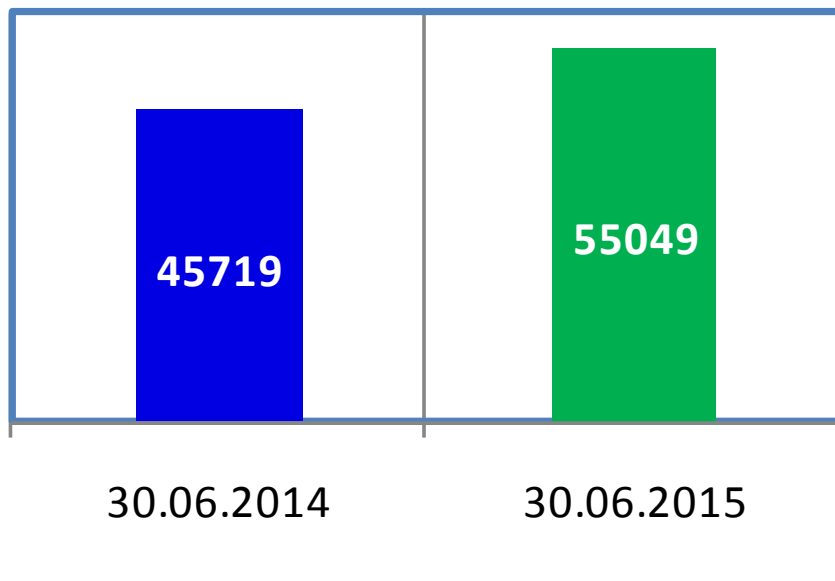
INDUSTRY	30.06.2014	% share to Gross Advances	30.06.2015	%Share to Gross Advances
Infrastructure	21966.67	18.77	23627.76	19.90
Basic Metal & Metal Products	3979.75	3.40	4464.49	3.76
Textiles	3984.10	3.40	4045.70	3.41
Food Processing	2281.19	1.95	2501.28	2.11
Petroleum, Coal Products & Nuclear Fuels	1759.60	1.50	2466.74	2.08
All Engineering	2254.75	1.93	2309.73	1.95
Cement & Cement Products	1249.66	1.07	1378.35	1.16
Construction	1065.86	0.91	1289.87	1.09
Chemicals and Chemical Products	987.38	0.84	1014.50	0.85



Investments

(₹in crore)

Investments (Domestic)



The Percentage of SLR
to NDTL at end June'15
was 25.03%



Financial Snapshot

(₹in crore)

Particulars	QE 30.06.2014	QE 30.06.2015	Y-o-Y growth (%)
Interest Income	3928.78	4118.99	4.84
Other Income	215.23	375.56	74.49
Total Income	4144.01	4494.55	8.46
Interest Expenditure	2856.81	2998.64	4.96
Operating expenditure	650.20	787.27	21.08
Salary Expenditure	422.97	530.12	25.33
Total Expenditure	3507.01	3785.91	7.95
Net Interest Income	1071.97	1120.35	4.51
Operating Profit	637.00	708.64	11.25
Provisions	429.84	493.36	14.78
Net Profit	207.16	215.28	3.92



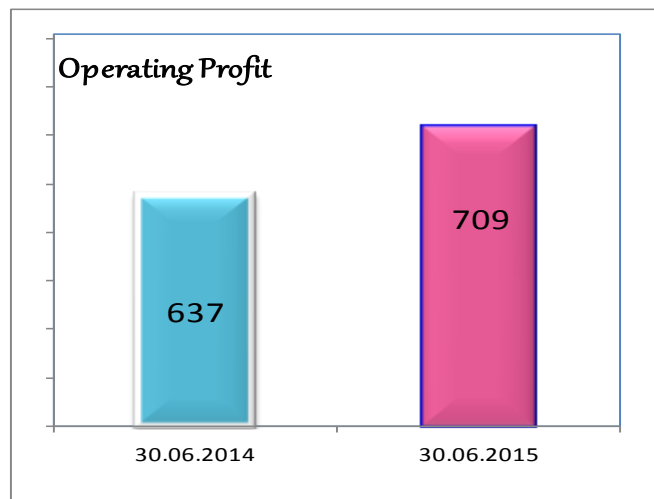
Profitability

(₹in crore)

Operating Profit

₹ 708.63 crore

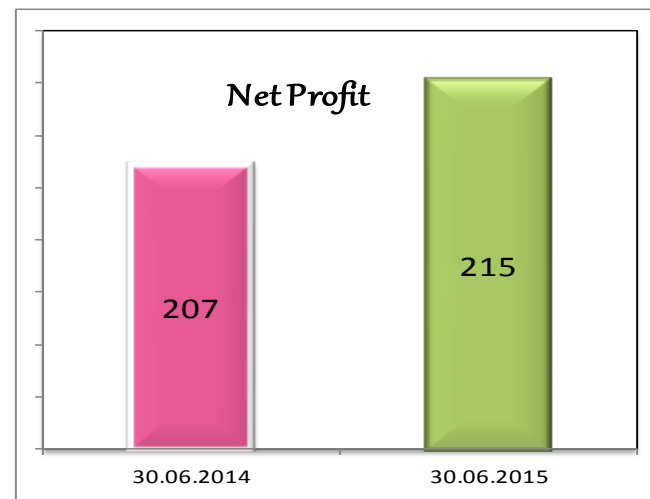
11% Y-o-Y



Net Profit

₹ 215.28 crore

4% Y-o-Y

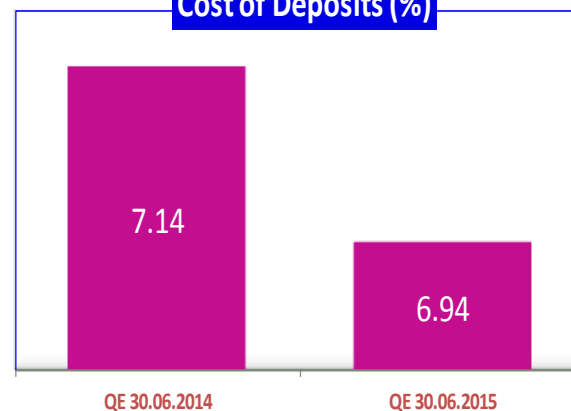




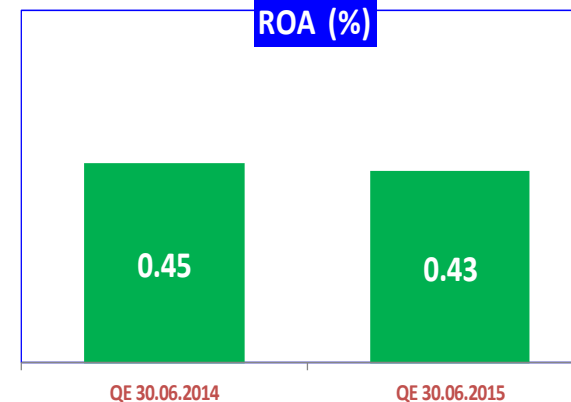
Key Ratios

Parameters (Global)	QE 30.06.2014	QE 31.03.2015	QE 30.06.2015
Cost of Deposits	7.14	7.01	6.94
Yield on Advances	10.09	10.03	9.96
Return on Assets	0.45	0.44	0.43
Net Interest Margin	2.44	2.48	2.36
Return on Investments	7.36	7.32	7.18
Return on Average Network	7.12	6.64	6.80
Business per Employee (₹ in lakh)	1298.83	1443.40	1469.13

Cost of Deposits (%)



ROA (%)





Restructured Assets

(₹in crore)

Position of restructured accounts as on 30.06.2015

Accounts Restructured Upto Q3 2014-15	21340.29
Accounts Restructured during Q4 2014-15	1061.86
Accounts Restructured during Q1 2015-16	97.86
Restructured Advances Total	22500.01
Less Accounts closed and Partial recoveries made and bonds of discoms (net of additional disbursement if any)	3601.84
Standard Restructured Accounts revert to normal level on account of satisfactory performance	5242.84
Other Reductions	1055.65
Restructured Advances outstanding as on 30.06.15	12599.68
Accounts restructured Upto 2013-14 & NPA as on date	2431.24
Accounts restructured during 2014-15 & NPA as on date	55.90
Accounts restructured during June 2015 & NPA as on date	0.08
TOTAL --NPA	2487.22
NPV Provision held as on 30.06.2015	416.06
Restructured Accounts slipped to NPA during June 15	22.53

Standard Restructured Advances as on 30.06.15

CDR	1573
Non CDR	8540
Standard Restructured outstanding	10112

Sector & Industry-wise Restructured Assets

Sector	Upto March 2015	During QE June 2015	Total Outstanding 30.06.15	% share to Total Restructured
Agriculture	105	1	106	0.85%
Education	28	0	28	0.23%
Home Loan	16	1	17	0.13%
Non Priority	11876	84	11960	95.97%
Other Priority	59	0	59	0.48%
SME	280	12	292	2.34%
Total	12363	98	12462	100.00%

(₹in crore)

Restructured Advances - Major Industries				
	Upto Mar15	June 15	Outstanding as on 30.06.2015	% To Rest Bal
Industry	Amount	Amount		
Infra-Power discom	3949	0	3949	33.02%
Infra-Power	1894	0	1894	15.83%
Iron & Steel	668	0	668	5.58%
Textiles	651	0	651	5.44%
Contractor	564	0	564	4.72%
Aviation	561	0	561	4.69%
Infra-Port	470	0	470	3.93%
Sugar	366	0	366	3.06%
Infra-Others	336	0	336	2.81%
Infra-Road	287	0	287	2.40%
Edunl Instn	162	5	167	1.40%
Food Processing	0	79	79	0.66%

Exposure to Power Sector

(₹in crore)

Power Sector Exposure				
Particulars	Jun-14	% Share June 2014	Jun-15	% Share June 2015
State Electricity Boards (Generation/Distribution)	6179	43.06%	7887	51.70%
Other Power Sectors & Other Investments	5789	40.34%	5297	34.73%
Discoms Investments	2082	14.51%	1632	10.70%
NPA	299	2.09%	438	2.87%
Total Power Sector	14349	100%	15254	100%



Asset Quality

(₹in crore)

Parameters	Jun-14	Mar-15	Jun-15
Gross NPAs Opg.	4562.20	5461.05	5670.44
Fresh NPAs	941.42	1036.48	496.36
Reduction	780.74	827.09	351.65
Gross NPA Closing	4722.88	5670.44	5815.15
Gross Advances	117652.77	128831.69	124998.32
Gross NPA as % to Gross advances	4.01%	4.40%	4.65%
Cash /comp. Recovery	133.06	592.73	122.95
Upgradation	26.13	8.28	47.59
Tech. Write off/write off/Exch.Dif	97.60	226.08	181.21
ARC Transfer	523.95	0.00	-
Total recovery	780.74	827.09	351.65
NPA Provisions	1594.32	2164.14	2223.98
Total Deductions	1866.07	2523.49	2621.86
Net NPAs	2856.81	3146.95	3193.29
Net Advances	115371.39	125863.55	121967.01
Net NPAs as % to Net advances	2.48%	2.50%	2.62%
Provision Coverage Ratio (%)	57.56%	60.08%	60.90%

Gross NPA: 4.65%

Net NPA: 2.62%

*Total Recovery
during Q1 2015-16
at
₹ 178 crore as
against ₹ 154.27
crore in the
Previous year.*



Sector-wise NPA

(₹in crore)

Sector	Gross Advances as on 30.06.15	GNPA as on 30.06.15	% to sector Gross Advances (respective sector)
AGRI	23237.04	377.56	1.62
Small & Micro Ent	13622.59	809.46	5.94
Medium Ent.	1722.65	327.77	19.03
Home Loan	5105.60	66.96	1.31
Eductional Loan	2980.72	204.10	6.85
OPS	192.26	19.20	9.99
Priority - Total	46860.86	1796.67	3.83
NON PRIORITY			
Home Loan	3808.19	37.96	1.00
Educational Loan	297.59	7.52	2.53
*Other - Non Priority	74031.68	3973.00	5.37
Non Priority Total	78137.46	4018.48	5.14
Grand Total (Global)	124998.32	5815.15	4.65



Provisions

(₹in crore)

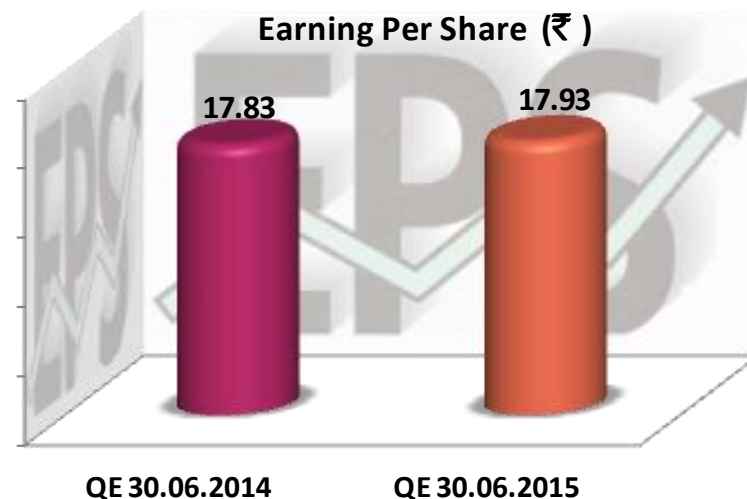
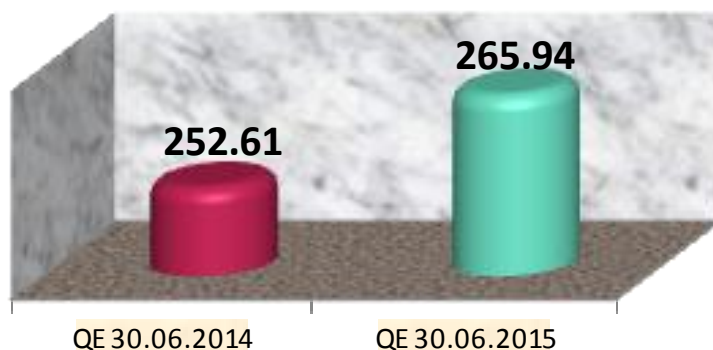
Provisions and Contingencies	Qtr Ended	Qtr Ended	Qtr Ended
	QE 30.06.2014	QE 31.03.2015	QE 30.06.2015
Provision for NPAs	302.08	451.05	308.36
Provision for Depreciation on Investments	-99.88	22.48	138.03
Provision for Standard Advances	38.09	49.99	-4.64
Tax Provisions	104.22	48.53	85.29
Total Provisions	429.84	611.08	493.36



Equity

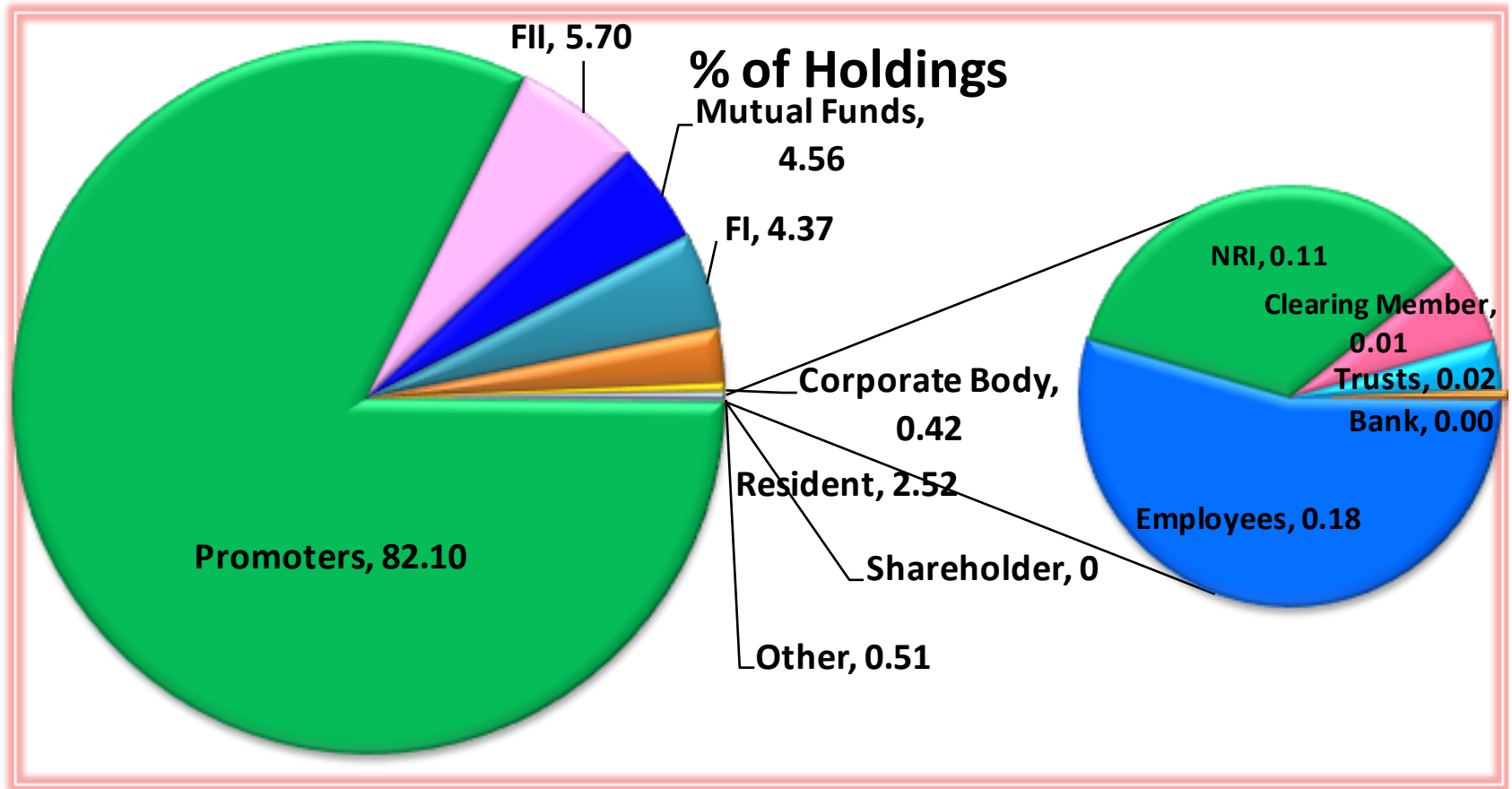
Networth: ₹ 12773 crore

Book value per share (₹)

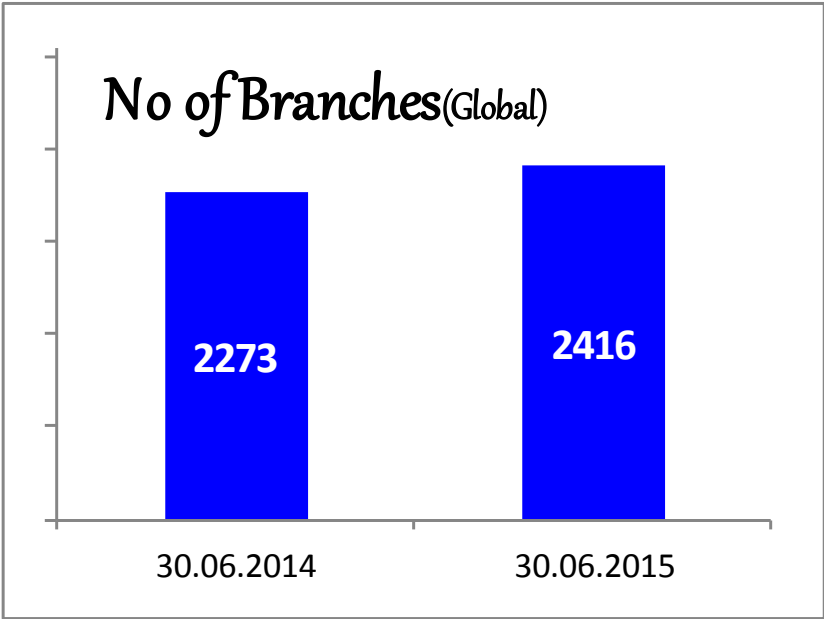
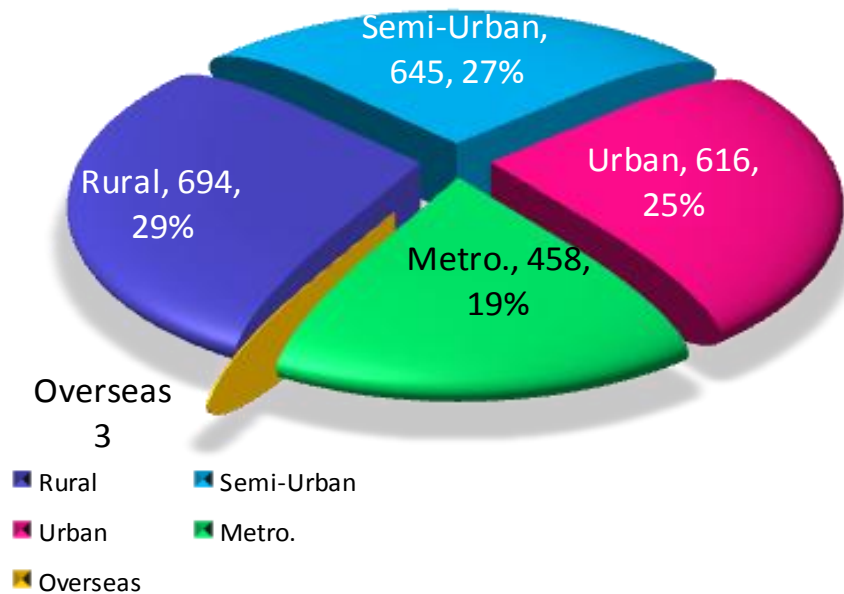


Bank paid Rs. 4.20 per Equity share as Dividend for the year 2014-15

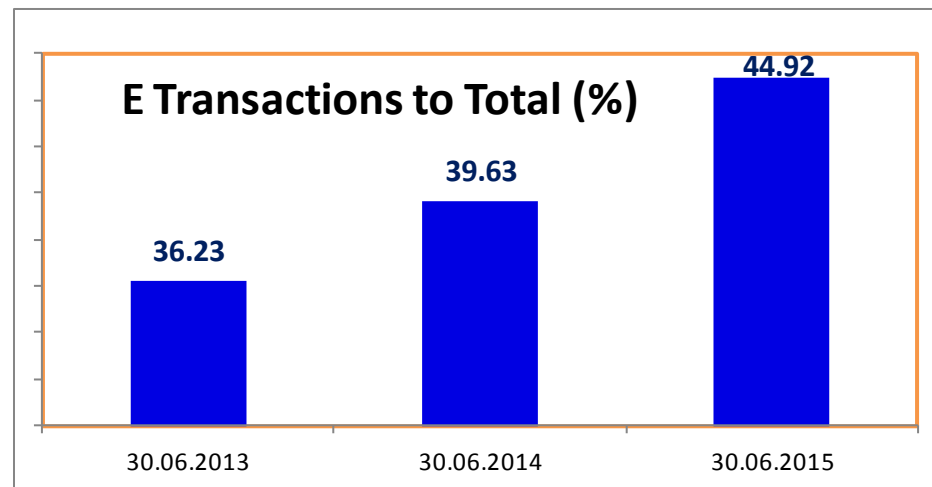
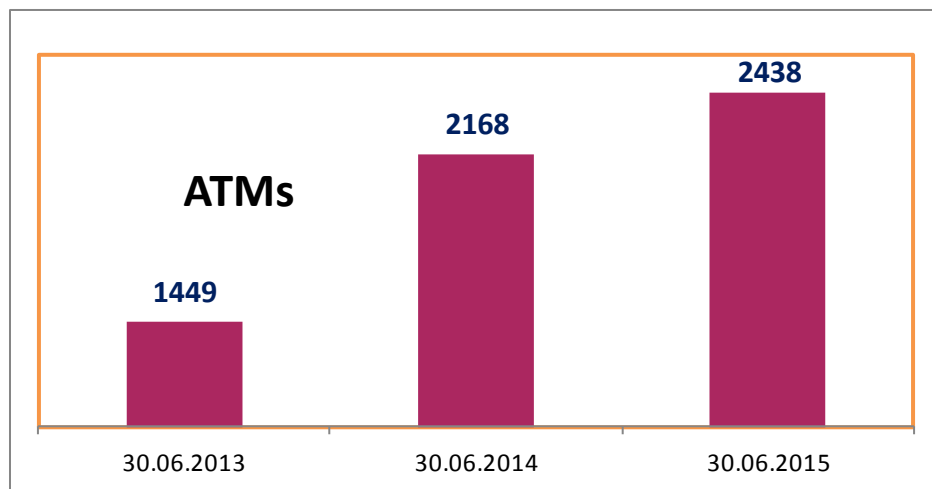
Shareholding Pattern



Branch Network



Alternate Delivery Channels



Performance under PMJDY/PMSBY/PMJJBY/APY

Details as on 30.06.2015	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	27.12 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in lakh):	20408.58
Overdraft Sanction under PMJDY Accounts (Amount ₹ in Lakh)	68.10
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	13.62 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	6.46 lakh
Applications enrolled under Atal Pension Yojana	0.39 lakh



Rupay card
issuance to Total
Accounts: 98.9%

Rupay Cards:
26.81 lakh

Thank You

