



PRESENTATION ON PERFORMANCE OF THE BANK

Chennai

2nd Nov, 2015

FINANCIAL RESULTS – Q2 2015-16

**“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
include 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**

Clientele: 4 Crore

Branches: 2527

ATMs: 2681

C:D

Ratio

72.54%

**GROSS
NPA**

4.61%

CRAR

12.58%

NET NPA

2.60%

**ROA
Q2**

0.74%

**Provision
Coverage
Ratio**

62.19%

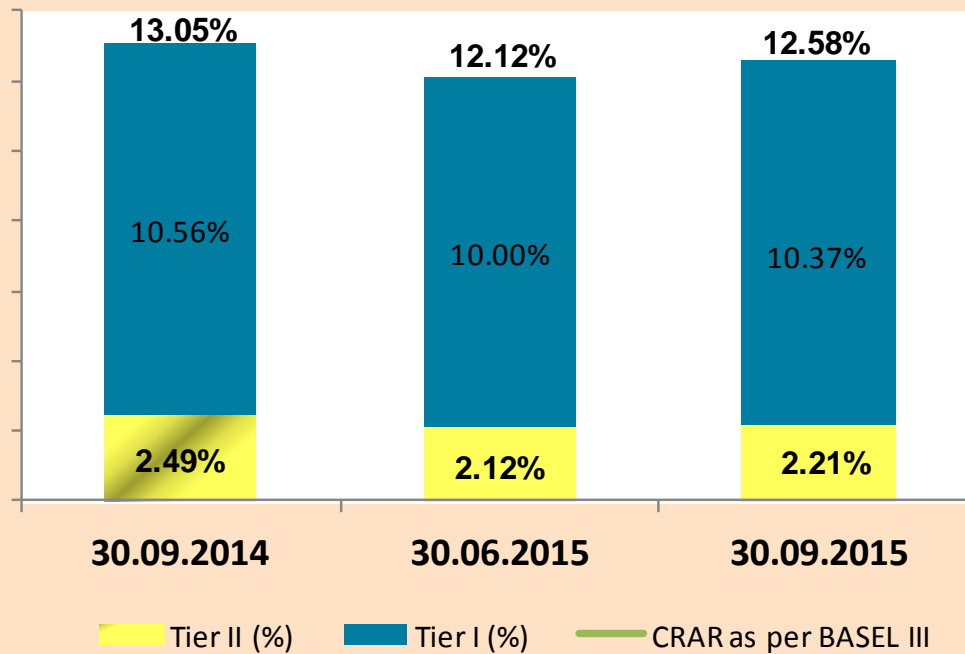
**CASA _(Dom)
% to Total
Deposits**

29.75%

**Net Profit
Q-0-Q**

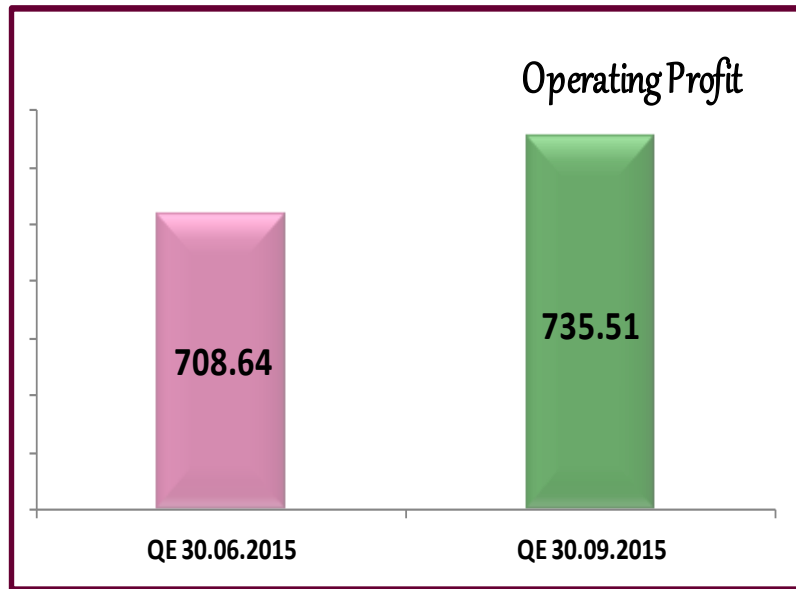
71.55%

Consistently topped amongst PSBs under CRAR



Basel III: 12.58%

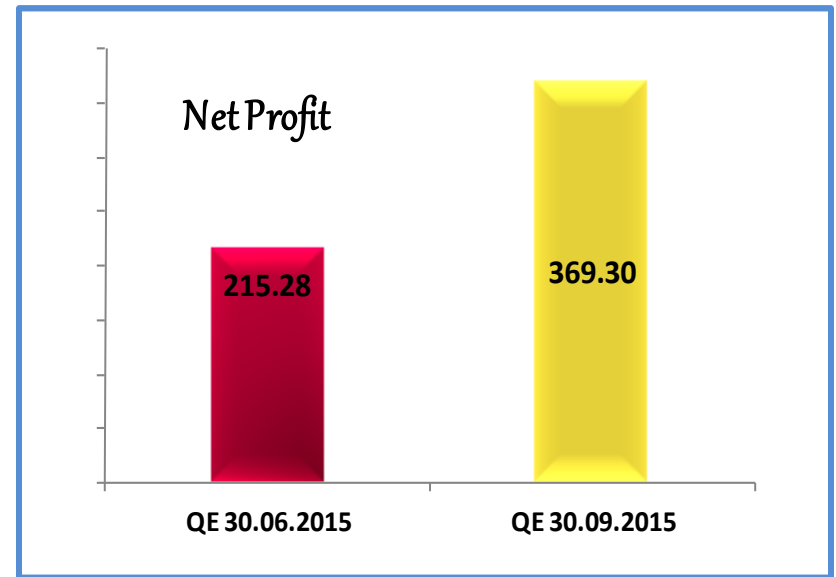
CET1 : 10.37%



Operating Profit

₹ 735.51 crore

3.79% Q-o-Q



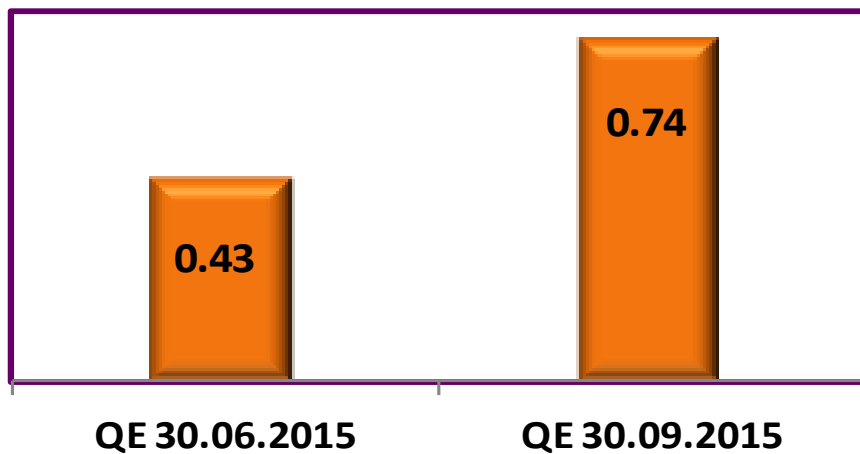
Net Profit

₹ 369.30 crore

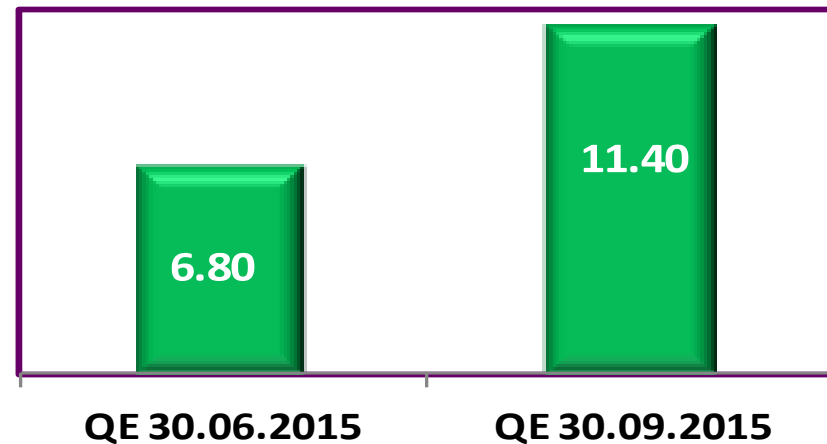
71.55% Q-o-Q

(in %)

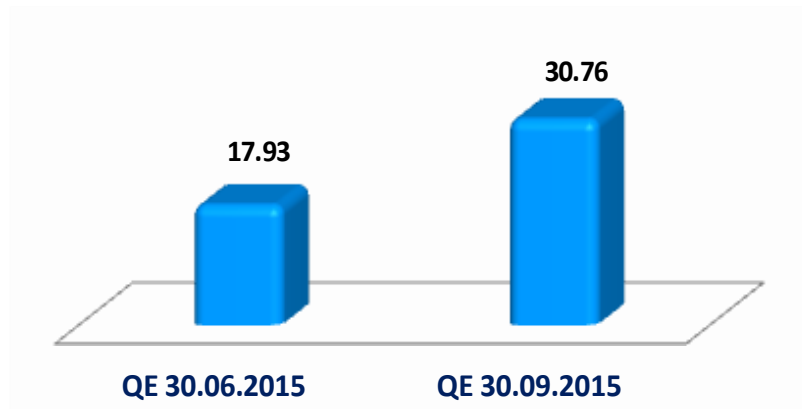
RoA(%)



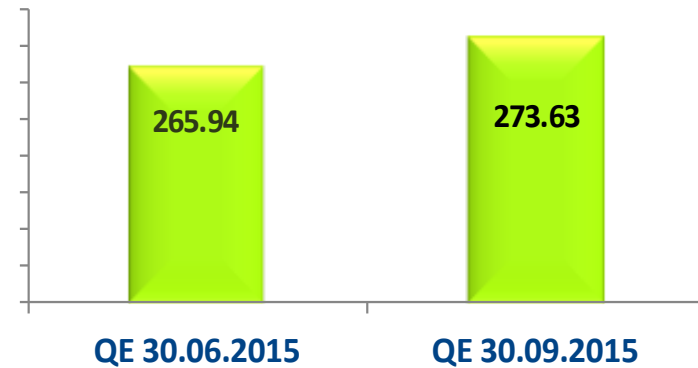
ROE (%)



Earning per Share (₹)



Book value per share (₹)



Networth: ₹ 13142.33 crore

(₹ in crore)

Particulars	QE 30.06.2015	QE 30.09.2015	Q-o-Q (%)
Interest Income	4118.99	4141.16	0.54
Other Income	375.56	437.48	16.49
Total Income	4494.55	4578.64	1.87
Interest Expenditure	2998.64	3060.77	2.07
Operating Expenditure	787.27	782.36	-0.62
Salary Expenditure	530.12	490.44	-7.49
Total Expenditure	3785.91	3843.13	1.51
Operating Profit	708.64	735.51	3.79
Provisions	493.36	366.21	-25.77
Net Profit	215.28	369.30	71.55
Net Interest Margin	2.36	2.26	-
Business per Employee (₹ in lakhs)	1469.13	1478.36	-

(₹ in cr)

Provisions and Contingencies	QE 30.06.2015	QE 30.09.2015	Q-o-Q%
Total Provisions	493.36	366.21	-25.77
Of Which:			
Provision for NPAs	308.36	347.08	12.56
Provision for Depreciation on Investments	138.03	-94.27	-168.30
Provision for Standard Advances	-4.64	12.09	360.56
Tax Provisions	85.29	229.12	168.64

GROSS NPA: 4.61%

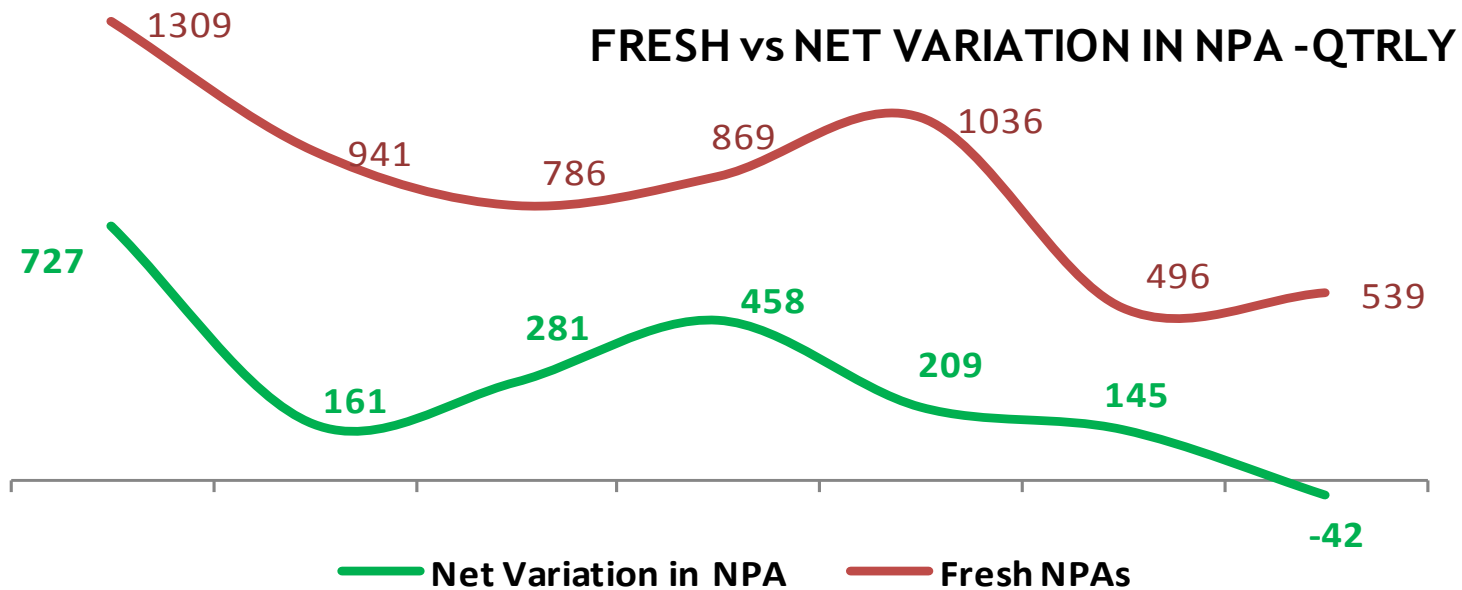
NET NPA: 2.60%

Total Recovery during
Q2 2015-16 at ₹ 223
crore as against ₹ 178
crore in Q1 2015-16

(₹ in Cr)

Parameters	Jun-15	Sep-15
Gross NPAs opg.	5670.44	5815.15
Fresh NPAs	496.36	547.04
Reduction	351.65	589.41
Gross NPA closing	5815.15	5772.78
Gross advances	124998.32	125291.64
Gross NPA as % to Gross advances	4.65%	4.61%
Cash /comp. recovery	122.95	222.85
Upgradation	47.59	6.53
Tech. write off/write off/Exch.diff.	181.11	360.03
NPA provisions	2257.60	2226.21
Total deductions	2621.86	2585.25
Net NPAs	3193.29	3187.53
Net advances	121967.01	122428.86
Net NPAs as % to Net advances	2.62%	2.60%
Provision Coverage Ratio (%)	60.90%	62.19%

QUARTERLY NET VARIATION IN NPA



Net Variation in Gross NPA Decline - ₹ 42 cr in Q2 2015-16

NPA - MAJOR SECTORS

(₹ in Cr)

Sector	Outstanding as on 30.09.15	GNPA as on 30.09.2015	% to Gross Advances (respective sector)
PRIORITY			
AGRI	22119.31	507.85	2.30
Small & Micro Ent	12966.91	833.25	6.43
Medium Ent.	1446.45	315.60	21.82
Home Loan	5190.01	79.96	1.54
Eductional Loan	2994.60	232.88	7.78
OPS	192.26	11.24	5.85
of which			
i)Renewable Energy	61.85	6.74	10.90
ii)Social Infrastructure	116.95	2.32	1.98
Priority - Total	44909.54	1980.78	4.41
NON PRIORITY			
Home Loan	3999.69	52.40	1.31
Educational Loan	257.10	7.93	3.08
*Other - Non Priority	76125.30	3731.67	4.90
Non Priority Total	80382.09	3792.00	4.72
Grand Total (Global)	125291.63	5772.78	4.61

(₹ in Cr)

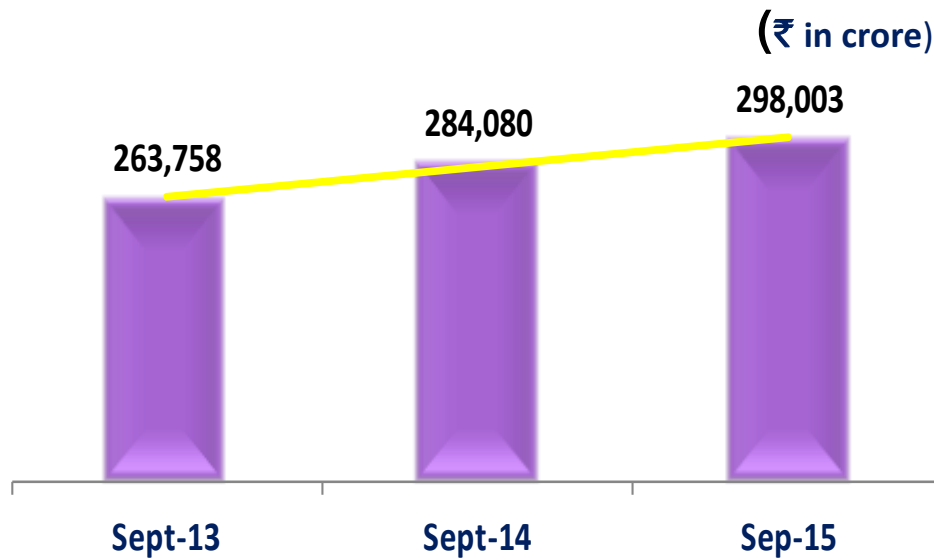
Position of Restructured accounts as on 30.09.2015	
Accounts Restructured upto Q3 2014-15	21106.07
Accounts Restructured during Q4 2014-15	1157.91
Accounts Restructured during Q1 2015-16	97.35
Accounts Restructured during Q2 2015-16	161.90
Restructured Advances Total	22523.23
Less Accounts closed and partial recoveries made and bonds of discoms (net of additional disbursement if any)	3775.57
Standard Restructured Accounts upgraded on account of satisfactory performance	5563.13
Other Reductions	821.47
Restructured Advances outstanding as on 30.09.15	12363.06
Accounts Restructured & NPA as on date	2305.72
Standard Restructured Advances outstanding as on 30.09.15	10057.34
NPV Provision held as on 30.09.2015	291.08
Restructured accounts slipped to NPA during September 15	89.34

Standard Restructured Advances as on 30.09.2015	
CDR	1393.97
NON CDR	8663.37
Standard Restructured Outstanding	10057.34

RESTRUCTURED ASSETS- MAJOR SECTORS & INDUSTRIES

Sector	Upto March 2015	During HY Sep 2015	Total Outstanding as on 30.09.15	% share to Total Restructred	(₹ in Cr)
Agriculture	103.27	2.28	105.55	0.85%	
Education	23.24	0.61	23.85	0.19%	
Home Loan	14.78	0.39	15.17	0.12%	
Non Priority	11581.86	252.30	11834.16	95.73%	
Other Priority	104.00	0.28	104.28	0.84%	
SME	266.00	13.62	279.62	2.26%	
Total	12093.15	269.48	12362.63	100.00%	

Restructured Advances - Major Industries				
Industry	Upto March 2015	During HY Sep 2015	Total Outstanding as on 30.09.2015	% share to Total Restructred
Infra-power discom	4041.38	0.00	4041.38	32.69%
Infra-power	1594.29	0.00	1594.29	12.90%
Iron & Steel	932.05	0.00	932.05	7.54%
Contractor	625.82	0.00	625.82	5.06%
Textiles	566.29	0.00	566.29	4.58%
Aviation	558.45	0.00	558.45	4.52%
Infra-Road	371.17	114.90	486.07	3.93%
Infra-port	473.78	0.00	473.78	3.83%
Edunl Instn	185.59	14.58	200.17	1.62%
Food processing	7.44	79.31	86.75	0.70%
Paper	20.34	42.18	62.52	0.51%
Plastics	6.97	1.31	8.28	0.07%

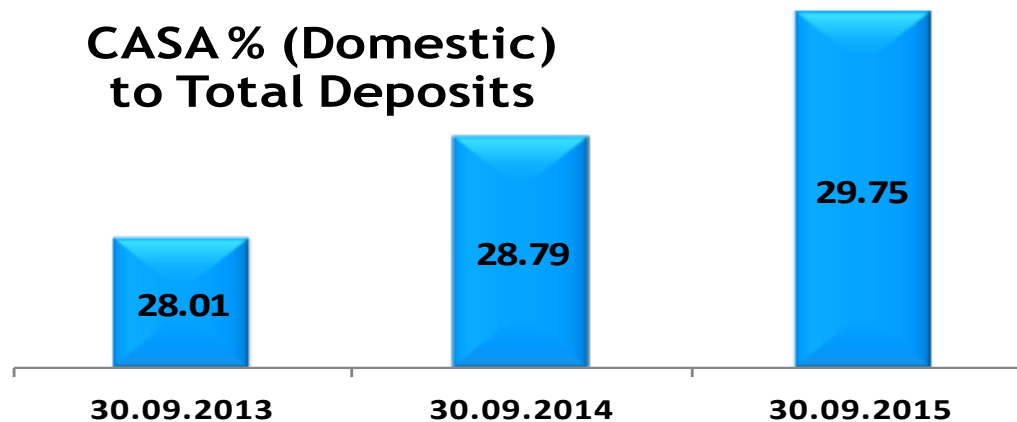


5 YR CAGR: 12%

CASA (Domestic) (₹ in crore)

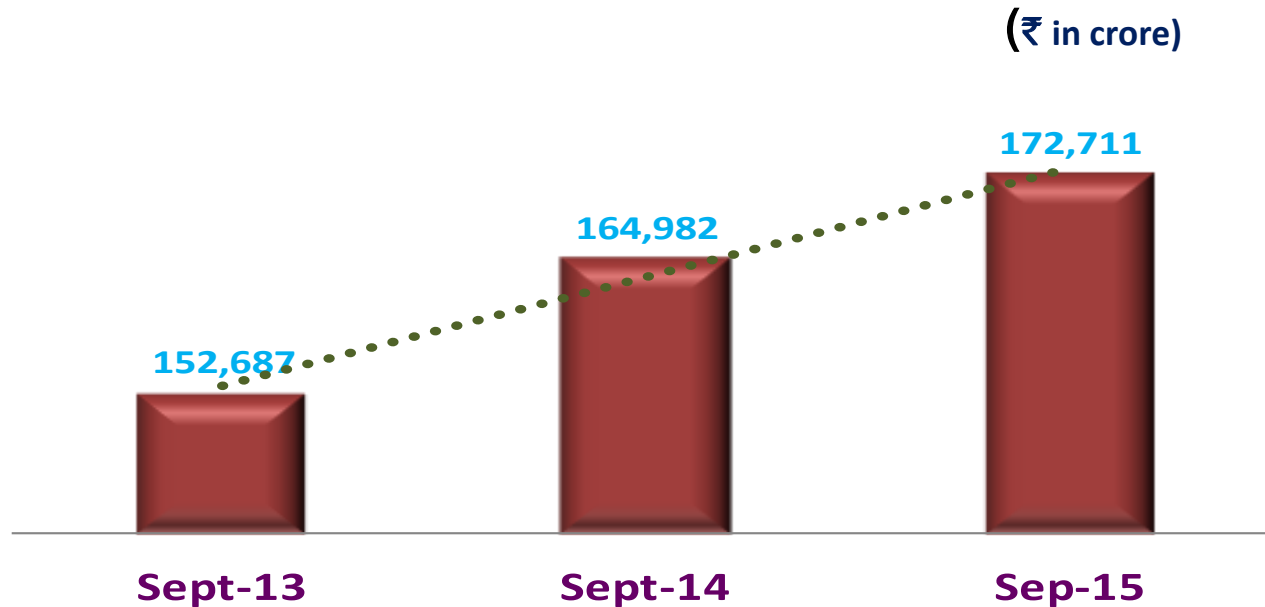


CASA % (Domestic) to Total Deposits



DEPOSIT (GLOBAL)

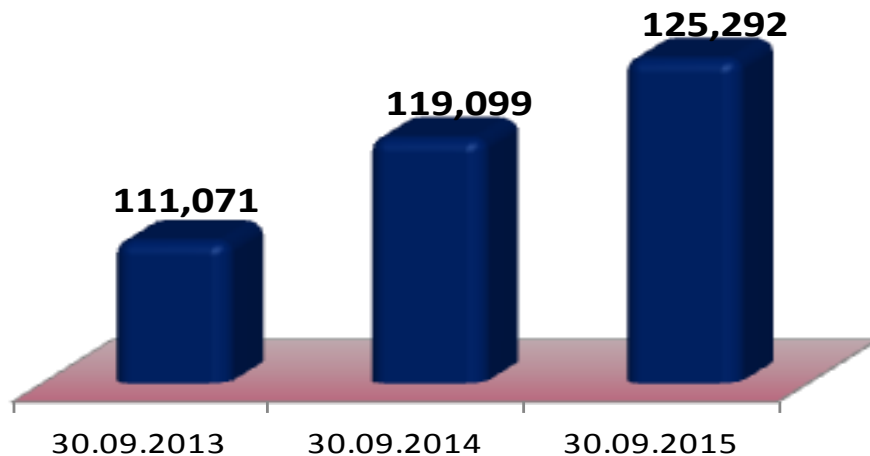
5 YR CAGR: 12%



High Cost Deposits to the tune of ₹ 4689 crore shed from June 2015.
Share of High Cost Deposits to Total Deposits was 3.74%.

(₹ in crore)

Advances (Global)



5 YR CAGR: 12%

ADVANCES - MAJOR INDUSTRIES

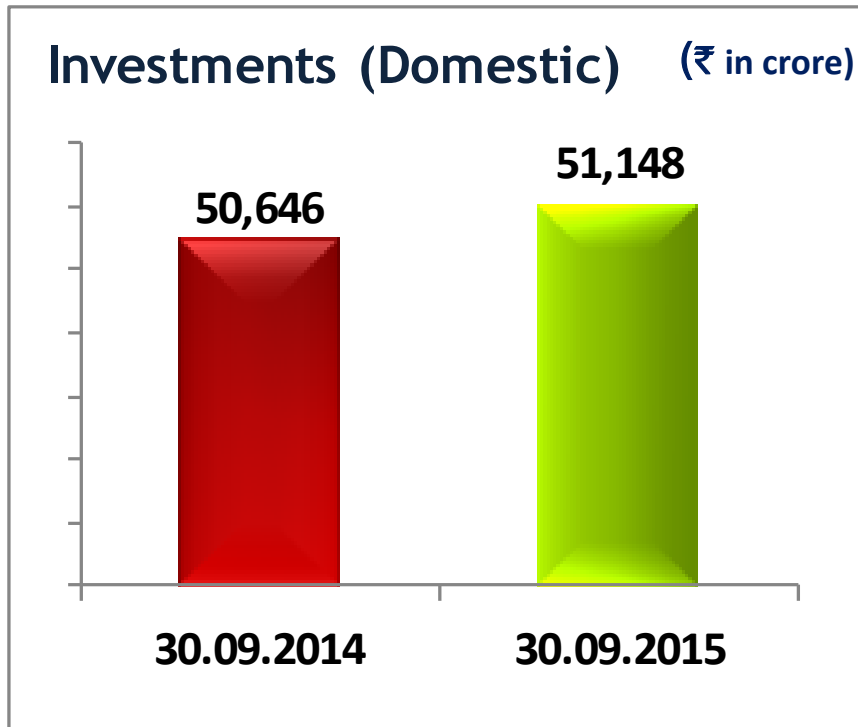
(₹ in Cr)

Details	30.09.2014	% share to Gross Advances	31.03.2015	% share to Gross Advances	30.09.2015	% share to Gross Advances
Infrastructure	22169.55	19.69	23196.01	18.87	23804.20	19.97
Iron & Steel	3202.68	2.84	3344.96	2.72	3528.83	2.96
Textiles	4017.41	3.57	4107.58	3.34	3930.37	3.30
Construction	1157.59	1.03	1361.84	1.11	1430.27	1.20
Sugar	744.41	0.66	816.68	0.66	858.55	0.72
All Engineering	2387.61	2.12	2236.37	1.82	2195.77	1.84
Cement & Cement Products	1314.08	1.17	1788.00	1.45	1422.77	1.19
Basic Metal	4241.68	3.77	4265.81	3.47	4420.42	3.71
Petroleum, Coal Products & Nuclear Fuels	2000.49	1.78	2216.35	1.80	2603.23	2.18
Chemicals and Chemical Products	912.71	0.81	1014.01	0.83	957.07	0.80

EXPOSURE TO POWER SECTOR

Power Sector Exposure					(₹ in Cr)	
Particulars	Sep-14	% share Sept 2014	Jun-15	% share June 2015	Sep-15	% share Sept 2015
State Electricity Boards (Generation/Distribution)	6877	44.56%	7887	51.70%	7942	50.80%
Other Power Sectors & Other Investments	5713	37.02%	5297	34.73%	5599	35.82%
Discoms Investments	2474	16.03%	1632	10.70%	1632	10.44%
NPA	369	2.39%	438	2.87%	460	2.94%
Total Power Sector	15433	100%	15254	100%	15633	100.00%

INVESTMENTS (DOMESTIC)



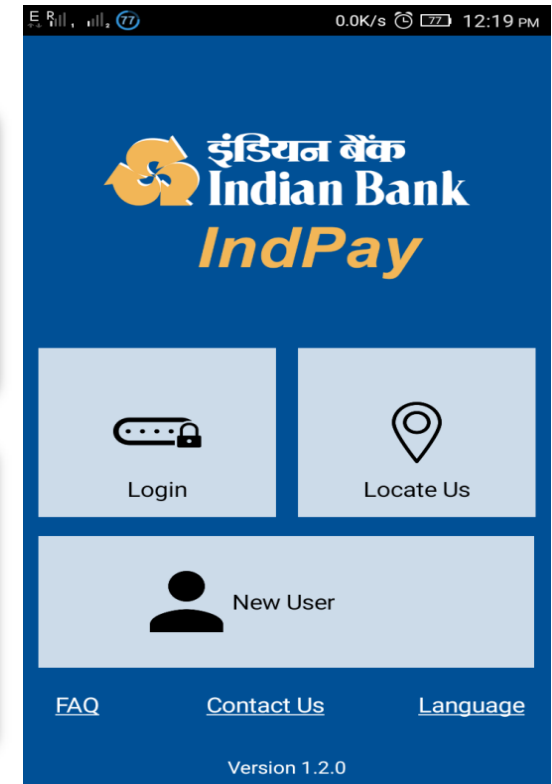
**The percentage of SLR to
NDTL at end Sept'15 was
23.60%**

**Return on Investments
improved to 7.42% in Q2
2015-16 from 7.41% in
Q1 2015-16**

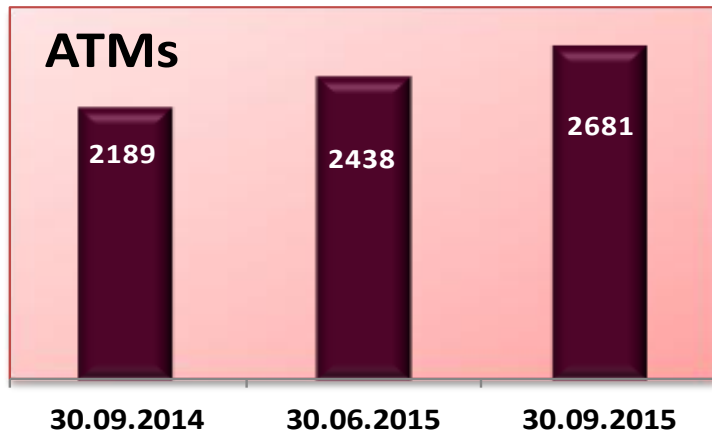
Technology product “**IndPay**” Mobile Banking App launched on 17.08.2015. More than 1.7 lakh customers are using the app.

New Multi Utility Collection Product “**IB V-Collect**” (Virtual Account Collection) launched for Corporates, with reconciliation and MIS features for NEFT receipts

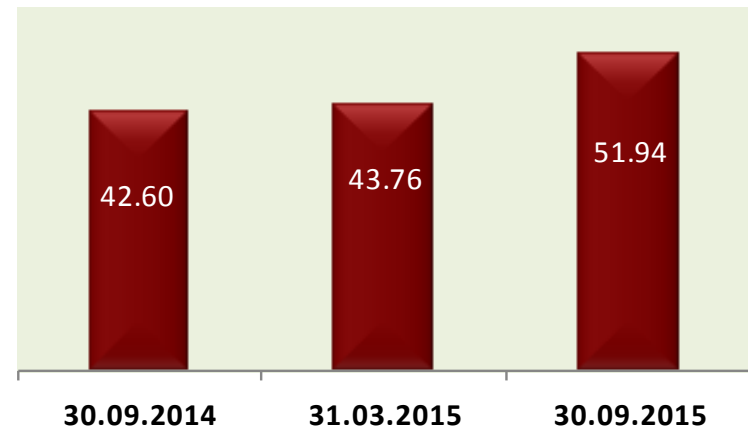
Lock / Unlock facility for Credit Cards introduced as a first of its kind in Industry, through “**IB SMART REMOTE**” mobile app.



ATMs



Transactions on Digital Channels



**Average Hit per ATM
per Day at 135
against industry
average of 112**

**109 BNAs operational
on 109th Founding Day**

PERFORMANCE UNDER PMJDY/PMSBY/PMJJBY/APY/PMMY

Details as on 30.09.2015	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	28.44 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in Lakh):	24009
Overdraft Sanction under PMJDY Accounts (Amount ₹ in Lakh)	249.70
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	15.62 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	7.18 lakh
Applications enrolled under Atal Pension Yojana	0.62 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	548.85

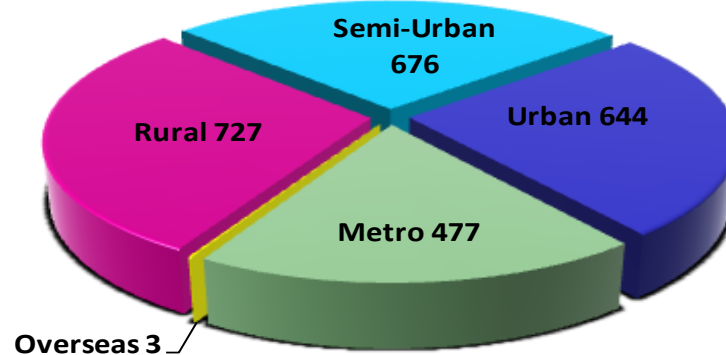
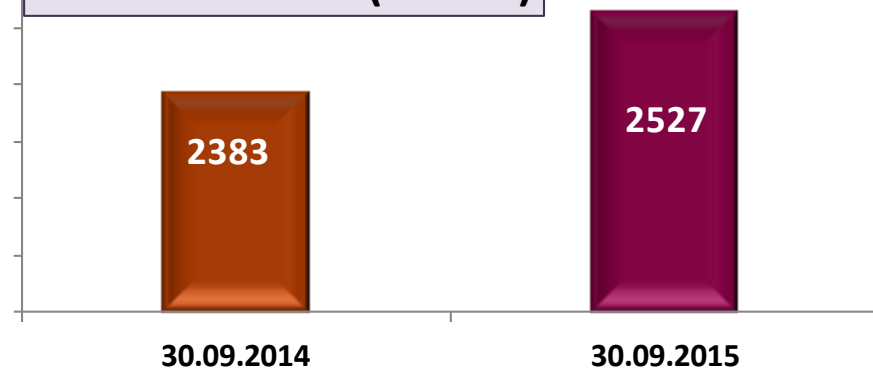


**Rupay card
issuance to Total
Accounts: 98.83%**

**Rupay Cards:
28.11 lakh**

109 Branches
opened on 109th
Founding Day

No. of Branches (Global)



SHAREHOLDING PATTERN

