Presentation
on
Performance of the Bank

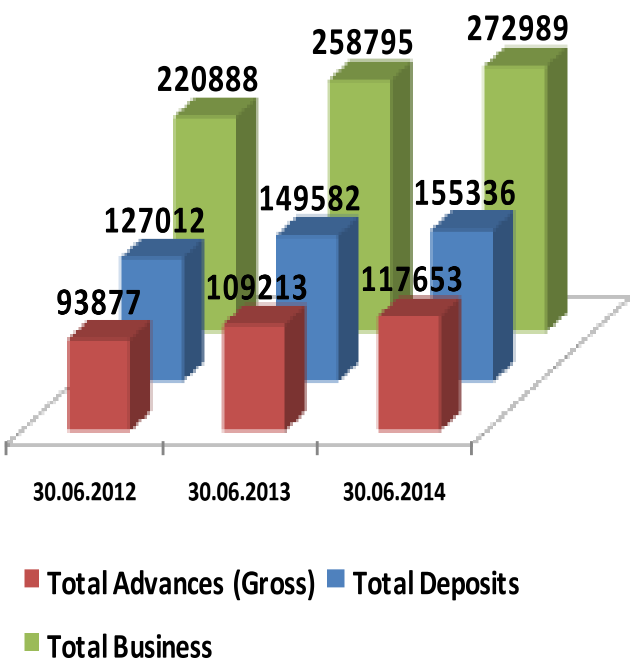
इंडियन बैंक
Indian Bank

Financial Results for Q1-2014-15
25th July 2014, Chennai

Business Performance Highlights

(₹ in crore)

Parameters (Global)	As on		
	30.06.2012	30.06.2013	30.06.2014
Total Deposits	127012	149582	155336
Total Advances (Gross)	93877	109213	117653
Total Business	220888	258795	272989
Investments	39960	48966	47824
CD Ratio (Gross)	73.91%	73.01%	75.74%



Bank has shed high cost deposits to the tune of Rs. 7000 crore during the quarter.

Deposits – Composition (Global)

(₹ in crore)

Details	June 12	June 13	June 14
1. Current Deposits	**6292**	**6651**	**6726**
% share	4.95%	4.45%	4.33%
2. Savings Bank Deposits	**30936**	**33533**	**36575**
% share	24.36%	22.42%	23.55%
3. Term Deposits (incl PDs & CDs)	**86328**	**105781**	**107644**
% share	67.97%	70.72%	69.30%
Total Deposits	**127012**	**149582**	**155336**

CASA share improved to 29.18% in Q1-2015 from 27.97% in Q1-2014

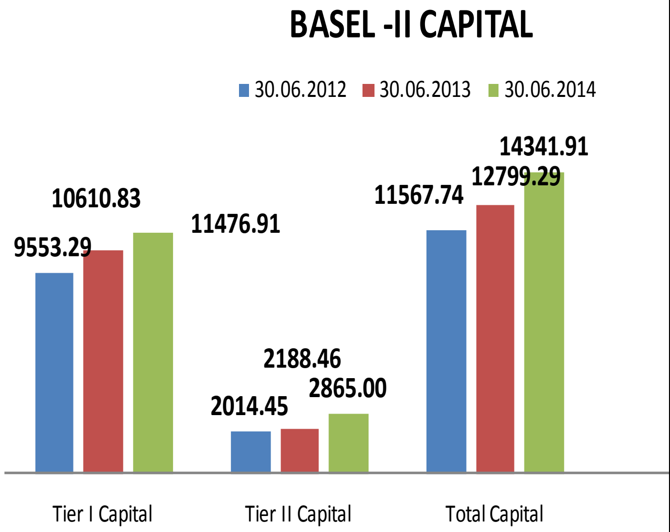
Advances - Composition (Global)

(₹ in crore)

Parameter	30.06.2013	30.06.2014	Y-o-Y Growth
Agriculture	17197	20336	18.25
Corporate & Commercial	55302	58377	5.56
Retail Loans	15981	16866	5.54
MSME	14089	15176	7.72
Overseas Credit	6644	6897	3.81
Total	109213	117653	7.73

The Y-o-Y growth is net of ARC Sale of ₹ 1060 crore

Capital Structure – Basel II



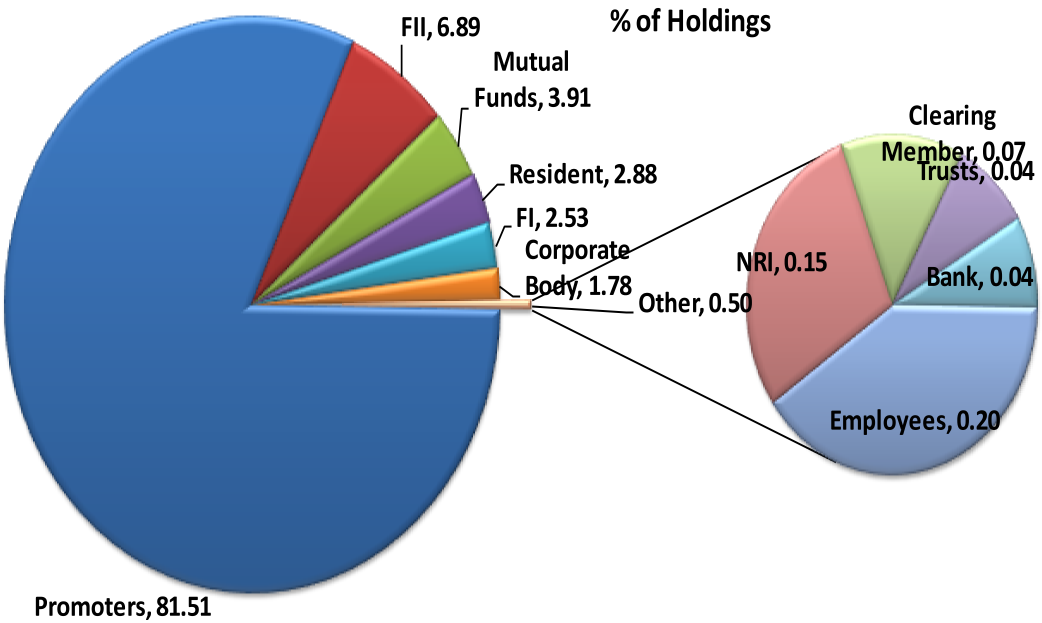
Details		30.06.2012	30.06.2013	30.06.2014	After Profit Plough back
Tier I		9553.29	10610.83	11476.91	11684.07
Tier II		2014.45	2188.46	2865.00	2865.00
Total Capital		11567.74	12799.29	14341.91	14549.07
Tier I (%)		10.72	10.83	10.97	11.17
Tier II (%)		2.26	2.23	2.74	2.74
CRAR as per BASEL II		12.98	13.06	13.71	13.91

Capital Adequacy Ratio – Basel III

(₹ in crore)

	31.03.2014	30.06.2014
Total Risk Weighted Assets	109927.80	105247.17
Common Equity Tier 1	11258.97	11300.25
Additional Tier 1	0.00	0.00
Tier 1	11258.97	11300.25
Tier 1 (%)	10.24%	10.74%
Tier 2	2642.54	2676.47
Tier 2 (%)	2.40%	2.54%
Total Capital (CRAR)	13901.51	13976.72
CRAR Basel III	12.64%	13.28%

Shareholding Pattern



As on 30.06.2014

Net worth- Rs. 11743 crore

Book Value Per Share – Rs.252.61

Return on Equity – 7.12%

Key Ratios – Cost and Yield

	Q1 FY 14	Q4 FY 14	Q1 FY 15
Cost of Deposits			
Global	7.10	7.14	7.14
Domestic	7.38	7.45	7.44
Yield on Advances			
Global	10.45	10.17	10.09
Domestic	10.93	10.67	10.57
Cost of Funds			
Global	6.15	6.24	6.25
Domestic	6.42	6.53	6.52
Yield on Funds			
Global	8.78	8.62	8.59
Domestic	9.11	8.96	8.92
	Q1 FY 14	Q4 FY 14	Q1 FY 15
NIM			
Global	2.88	2.47	2.44
Domestic	2.94	2.53	2.50
Return on Investments			
Global	7.36	7.37	7.36
Domestic	7.57	7.60	7.59

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Bank's Profit & its Key Components

(₹ in crore)

Particulars	Quarter	
	30.06.2013	30.06.2014
Interest Income	3667	3929
Interest Expenditure	2569	2857
Net Interest Income	1098	1072
Treasury Income	314	36
Fee based income	192	170
Total Non Interest Income	528	215
Operating expenditure	767	650
of which: Staff Expenditure	576	423
Total Expenditure	3336	3507
Operating Profit	859	637
Provisions	542	430
Net Profit	317	207

During Q1 of 2013-14, there was an exceptional profit on account of trading in securities which resulted into a profit of ₹314 crore as compared to ₹36 crore in Q1 of current fiscal – A difference of ₹ 278 crore.

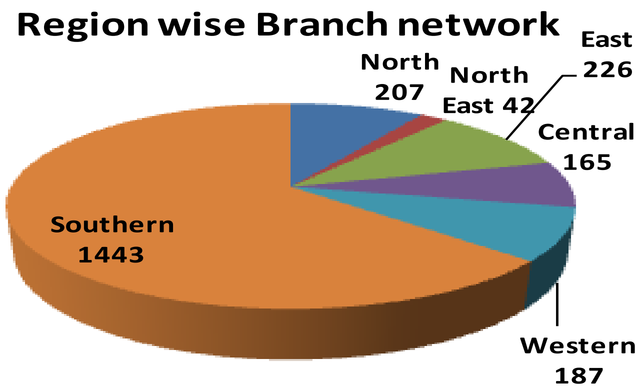
Setting aside the treasury profit, the Net Profit from core operations is higher by ₹ 168 crore.

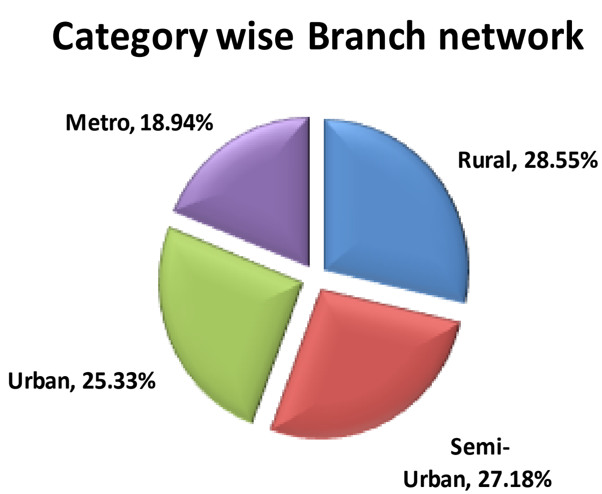
Investments

₹ in crore

Investments (Domestic)	Jun-13	Jun-14
Total Investments	47189	45719
Of which, SLR Investments	36910	38834
SLR HTM as a % to DTL	21.15	23.81
SLR % to DTL	26.17	26.13
Classification of Domestic Investments	**Jun-13**	**Jun-14**
Held for Trading	425	253.54
	0.90%	0.55%
Available for sale	16690	9892.87
	35.37%	21.64%
Held to Maturity	30074	35572.73
	63.73%	77.81%
M Duration	4.81	4.83

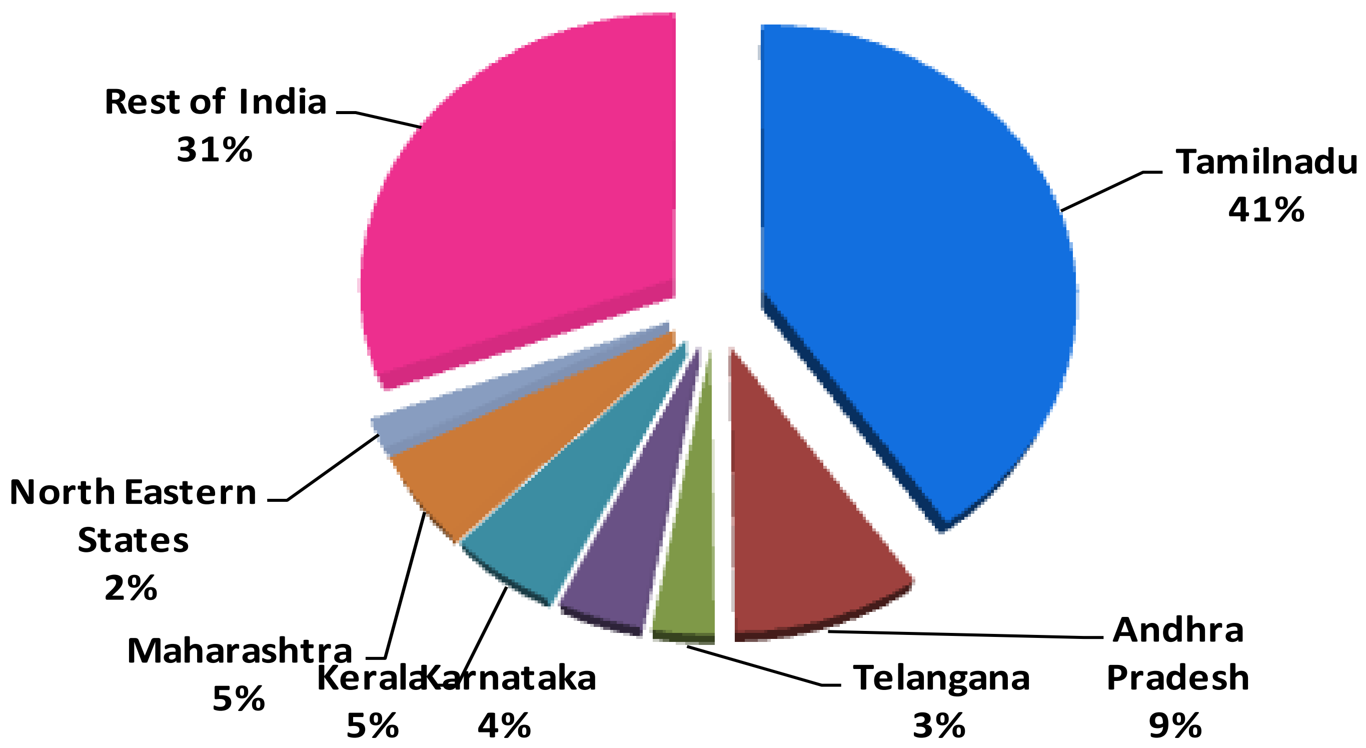
BRANCH NETWORK





	30.06.2012	30.06.2013	30.06.2014
1. Domestic Branches	1953	2099	2270
2.Overseas Branches	3	3	3
Total Branches	1956	2102	2273
3. Extension Counters	33	28	28
4. Satellite Offices	23	23	21
5. ATMs	1287	1449	2123
6. Banking Service Centre	61	52	50
7. Ultra Small Branches	1418	1417	1404

Concentration (%) of Domestic Branch Network



Exposure to Infrastructure

(₹ in crore)

OUTSTANDING			
Industry	31.03.2014	30.06.2014	% to Gross Credit
Infrastructure	22103	21967	19.83%
of which: Power	12269	11846	10.70%
-Telecommunications	1141	1455	1.31%
- Roads & Ports	4074	4277	3.86%

(₹ in crore)

Break up of Power Sector			
Particulars	March-2014	June 2014	% Share June 14
State Electricity Boards	6712	6179	43.06%
Other Power Sectors	5951	5707	39.77%
Discoms Investments	1736	2165	15.09%
NPA	299	298	2.08%
Total Power Sector	**14698**	**14349**	**100.00%**

Exposure to Power Sector

(₹ in crore)

Particulars	March-2014	June-2014
Generation	2189	2062
Distribution	4523	4117
Others	6250	6005
Bonds	1736	2165
Total	**14698**	**14349**

Asset Classification

₹ in crore

As on	Standard Advances	Restructured Standard Advances	NPA	Gross Advances
30.06.2013	96573	8917	3723	109213
31.03.2014	111646	8151	4562	124359
30.06.2014	103617	9312	4723	117653

Standard Restructured Advances as on 30.06.14 (₹ in crore)	
CDR Accounts	1869
Non CDR Accounts	7444
Standard Restructured outstanding	9312

Movement of Gross NPA

Quarter Ended (₹ in crore)

Parameters	Jun-13	Jun-14
Gross NPAs Opg.	3565.48	4562.20
Fresh NPAs	643.08	941.43
Reduction	485.71	780.75
Gross NPA Closing	**3722.85**	**4722.88**
Gross Advances	**109213.20**	**117652.77**
Gross NPA as % to Gross advances	**3.41**	**4.01**
Cash /comp. Recovery	184.95	133.07
Upgradation	32.10	26.13
Tech. Write off/write off/Exch.D	268.66	97.60
ARC Transfer	0.00	523.95
Total recovery	235.36	133.07
NPA Provisions	1143.33	1617.38
Other Deductions (DICGC/ECGC,Int.realisable,SD)	93.77	248.69
Total Deductions	1237.11	1866.07
Net NPAs	**2485.74**	**2856.81**
Net Advances	**107630.59**	**115371.39**
Net NPAs as % to Net advances	**2.31**	**2.48**

Gross NPA by Sectors

(₹ in crore)

SECTOR	GROSS NPA			
	30.06.13	% ratio	30.06.14	% ratio
Agriculture	447	12.01%	395	8.37%
Small & Micro ent	510	13.70%	597	12.64%
Housing(Priority)	51	1.38%	68	1.45%
Eduactional Loans(Priority)	312	8.38%	359	7.60%
Micro Credit	7	0.20%	6	0.12%
Priority - Total	**1327.99**	**35.67%**	**1425**	**30.18%**
Housing - Non -Priority	14	0.38%	18	0.38%
Educational - Non Priority	11	0.30%	8	0.18%
Medium Enterprises	185	4.98%	406	8.59%
Large scale Industries	550	14.78%	1184	25.06%
Whole sale trade	0	0.00%	0	0.00%
Other - Non- Priority	1277	34.30%	1373	29.08%
Non- Priority - Total	**2038**	**54.74%**	**2989**	**63.29%**
Total (Domestic)	**3366**	**90.41%**	**4415**	**93.47%**
Overseas	357	9.59%	308	6.53%
Total (Global)	**3723**	**100.00%**	**4723**	**100.00%**

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Industry wise NPA (Domestic)

(₹ in crore)

	As on 30 06 2013		As on 30 06 2014	
Industry	Gross NPA (Industry)	% to Gross NPA (Industry)	Gross NPA (Industry)	% to Gross NPA (Industry)
1. Coal and Mining	138	7.04	111	3.58
2. Food Processing	38	1.93	113	3.65
3. Beverages and Tobacco	0	0.00	7	0.24
4. Textiles	252	12.85	183	5.88
5. Leather and Leather Products	7	0.35	6	0.18
6. Wood and Wood Products	49	2.51	4	0.14
7. Paper and Paper Products	142	7.22	55	1.77
8. Petroleum, Coal Products and Nuclear	27	1.37	25	0.80
9. Chemical and Chemical Products	72	3.67	68	2.18
10. Rubber & Plastics & their Products	12	0.63	18	0.59
11. Glass and Glassware	164	8.37	164	5.27
12. Cement and Cement Products	57	2.91	60	1.94
13. Basic Metal and Metal Products	378	19.31	592	19.04
14. All Engineering	152	7.77	351	11.28
15. Vehicle & Vehicle Parts & Transports	75	3.81	6	0.20
16. Gems and Jewellery	33	1.69	41	1.30
17. Constructions	9	0.48	287	9.23
18. Infrastructure	314	16.04	706	22.72
18.1 Power	39	0.00	298	9.60
19. Other Industries	40	2.05	311	10.00
TOTAL	**1960**	**100.00**	**3108**	**100.00**

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Restructured Assets

(₹ in crore)

Restructured Advances outstanding as on 30.06.2014	
Restructured Advances outstanding as on 30.06.2014	10849
of which: NPA	1536
Standard Restructured Advances	9312

(₹ in crore)

Sector	Upto March 2014	During June 2014	Total Outstanding 30.06.14	% share
Agriculture	86	14	100	0.92%
Education	41	1	42	0.39%
Home Loan	20	0	20	0.19%
Non Priority	9070	1383	10453	96.35%
Other Priority	7	0	7	0.07%
SME	204	22	226	2.09%
Total	9428	1420	10849	100.00%

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Restructured Assets – Major Industries

(₹ in crore)

Industry	Upto March 2014	During June 14	Balance 30.06.14	% To Rest Bal
Aluminium	59		59	0.54
Automobiles	99		99	0.91
Aviation	567		567	5.22
Cement	175		175	1.61
Chemicals	194		194	1.79
Contractor	425		425	3.92
Edunl Instns	117		117	1.08
Engg	156		156	1.44
Infra-Others	333	28	362	3.33
Infra-Port	467		467	4.31
Infra-Power	1617	588	2205	20.33
Infra-Power discom	3123	485	3608	33.26
Infra-Road	167		167	1.54
Infra-Telecom	207		207	1.90
Iron & Steel	388	167	555	5.11
Textiles	420	115	535	4.93

Provisions

(₹ in crore)

Provisions & Contingencies (Q1 FY 15)		
	Quarter ended 30.06.2013	Quarter ended 30.06.2014
Provision for NPA & Bad Debts written off	304.76	302.08
Provision for Depreciation on Investments	19.21	(99.88)
Provision for Standard Advances	34.01	38.09
Other Provision (Including Provision for staff welfare)	10.13	85.33
Tax Provisions	173.78	104.22
Total Provisions	541.90	429.84

NEW INITIATIVE

Mobile Bank

- Dr. Raghuram G. Rajan, Governor, Reserve Bank of India launched Indian Bank's two Mobile Branches/vans with ATM facility on 10th July 2014 providing banking services to Urban populace residing in the slum areas.