



Presentation

on

Performance of the Bank

Financial results for Q3 FY 2014-15

02nd Feb 2015

Chennai

About us

One of the leading PSBs with the Government holding of 81.51% and with a Market Cap of Rs.9720 crore.

Pan India presence with 2389 branches and 2248 ATMs

Also has 3 overseas branches at Singapore, Colombo and Jaffna.

Also has 3 RRBs and 2 Subsidiaries.

Servicing 3.86 crore Bank Accounts Pan India

Our Rating...

“BBB-” Rated with Stable outlook (same as the sovereign rating) by M/s Standard & Poor’s

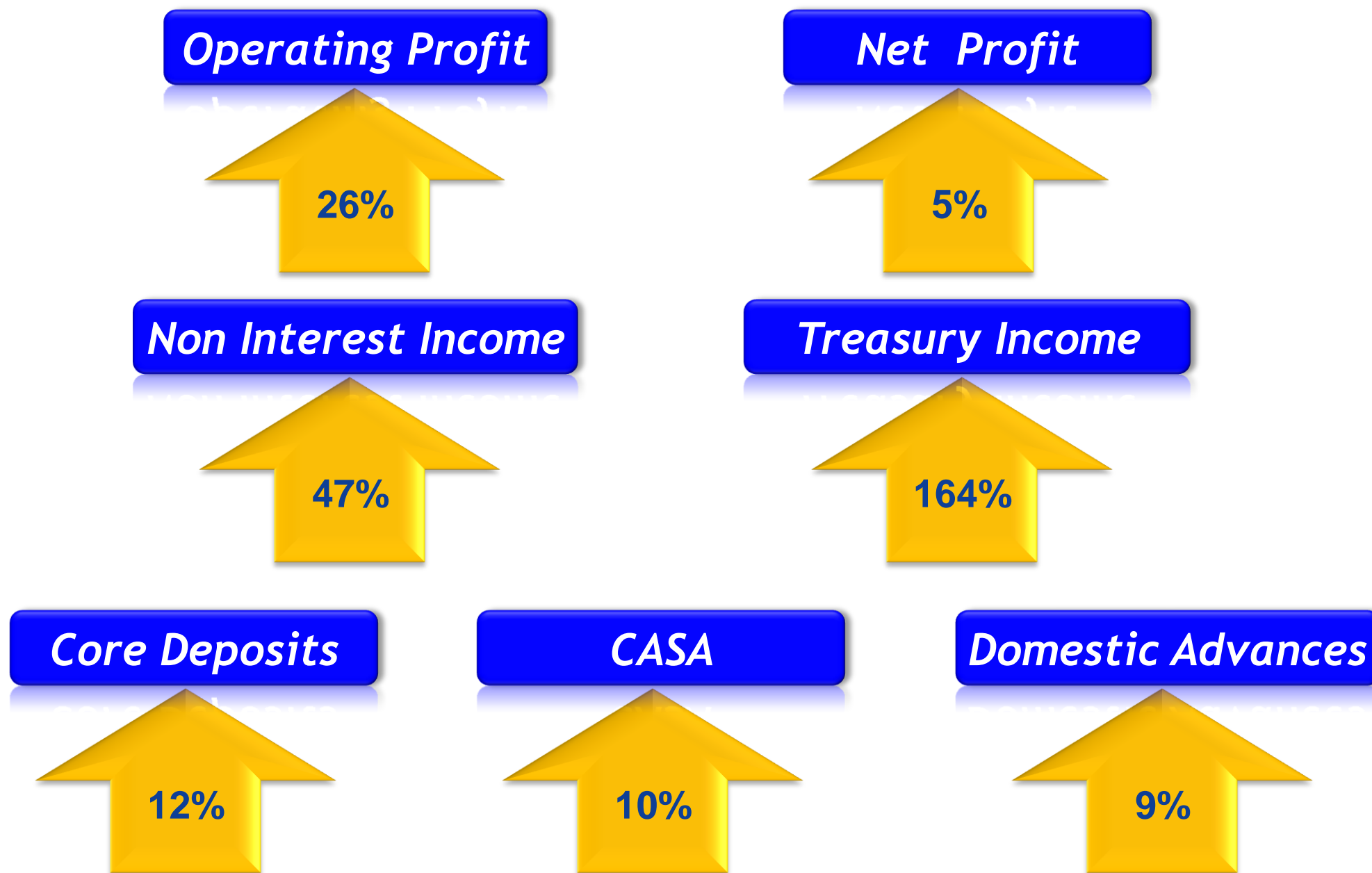
“AAA/Stable” rating by M/s CRISIL Ltd and M/S CARE RATING

“ Indian Bank is listed in ‘MSCI India IMI’ index, which includes large + mid + small cap stocks.

“BB+” Rated with Stable outlook by M/s Fitch Ratings Ltd.

“AA+(Positive)” Rated by M/s ICRA Ltd

Highlights of Q3 2014-15



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We focus on...

Retail Business

The Bank shed high cost deposits to the tune of ₹11769 crore.

In Home Loan & Vehicle Loan Mela ₹1900 crore canvassed in Q3.

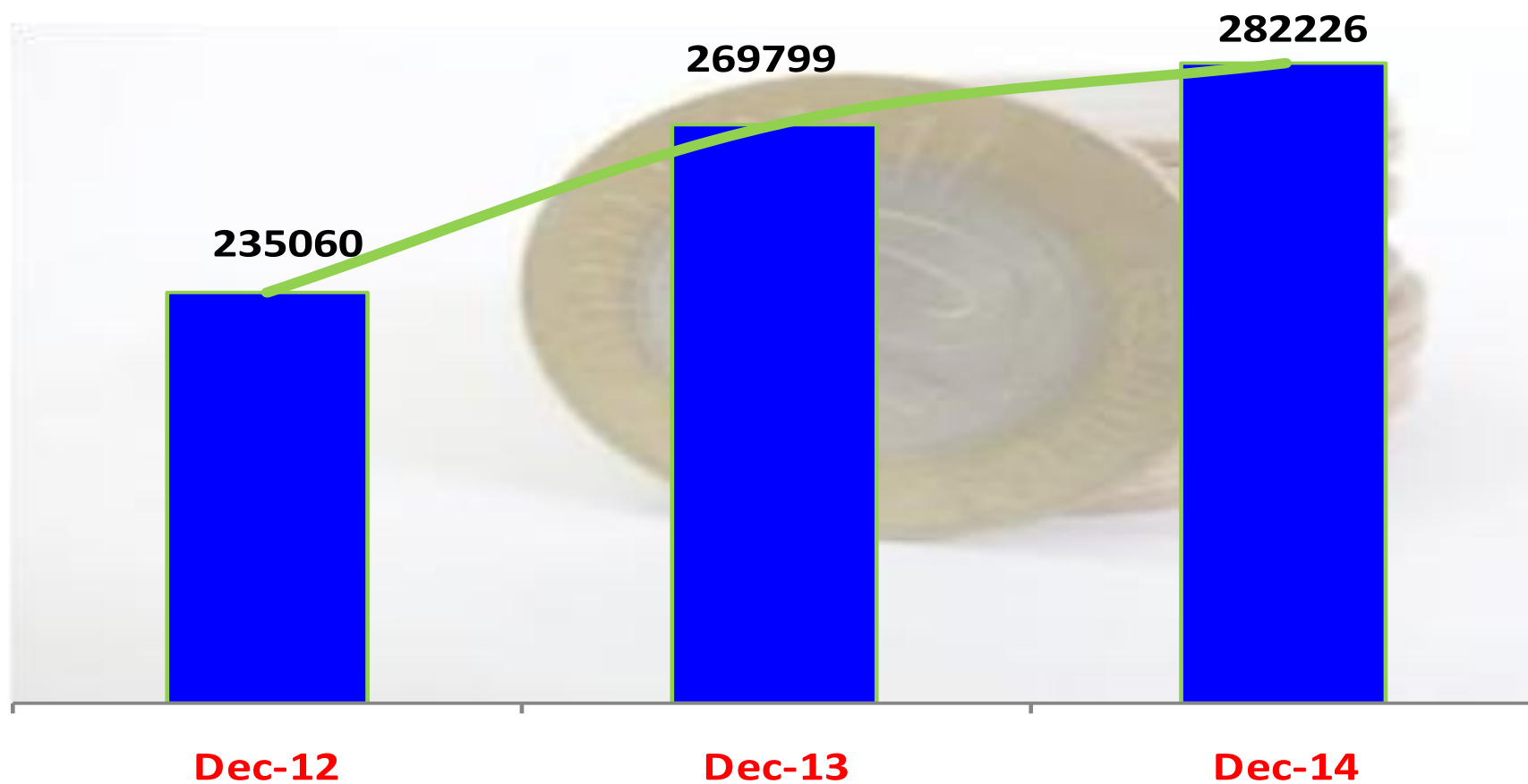
MSME campaign canvassed ₹1624 crore in Q3.

**24.21 lakh accounts opened under PMJDY.
Bank was awarded Rs.65 lakh as cash incentive by NPCI for issuing maximum Rupay cards.**

Business

₹ in crore

CAGR:11%



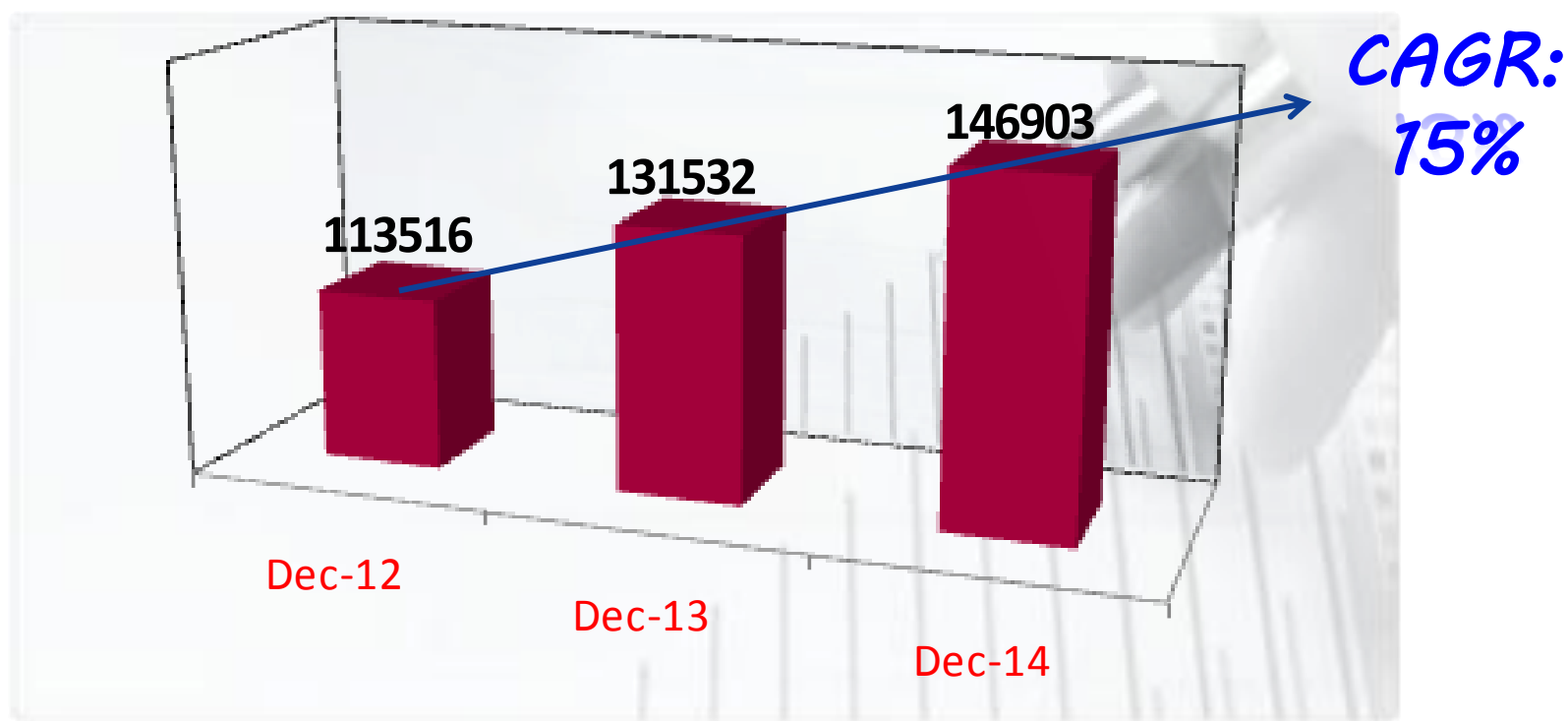
Core Deposits

₹ in crore

Domestic

₹ 143058 crore

12.32% Y-o-Y



Global

₹ 146903 crore

11.7% Y-o-Y

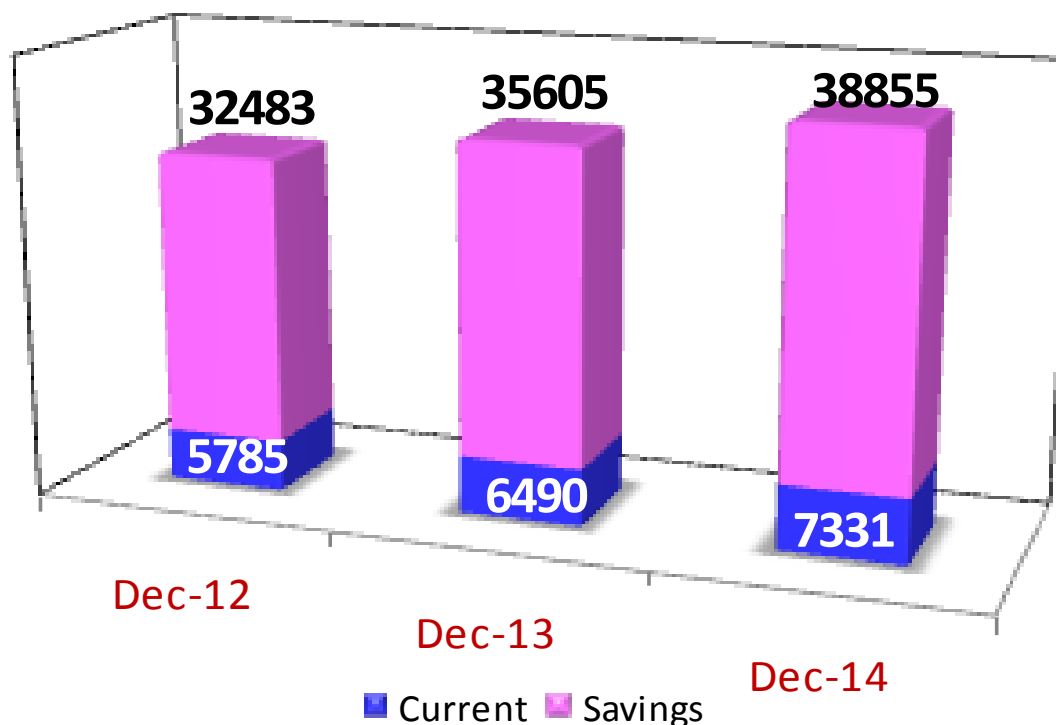
CASA

₹ in crore

CASA

₹ 46186 crore

9.72% Y-o-Y



Share (%) up from 28.79% in Sept14 to 29.69% in Dec'14

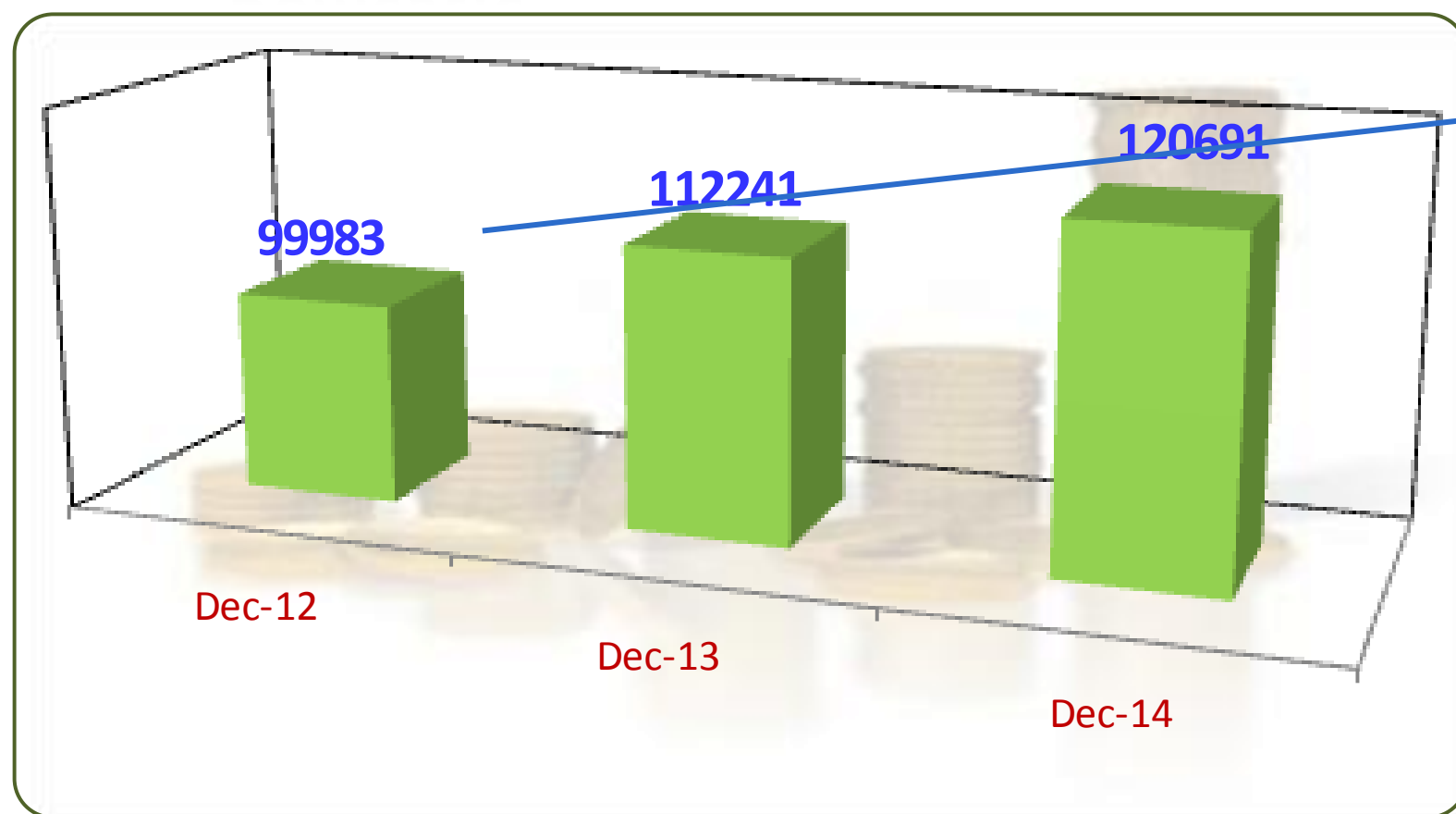
Advances

₹ in crore

Domestic

₹ 114722 crore

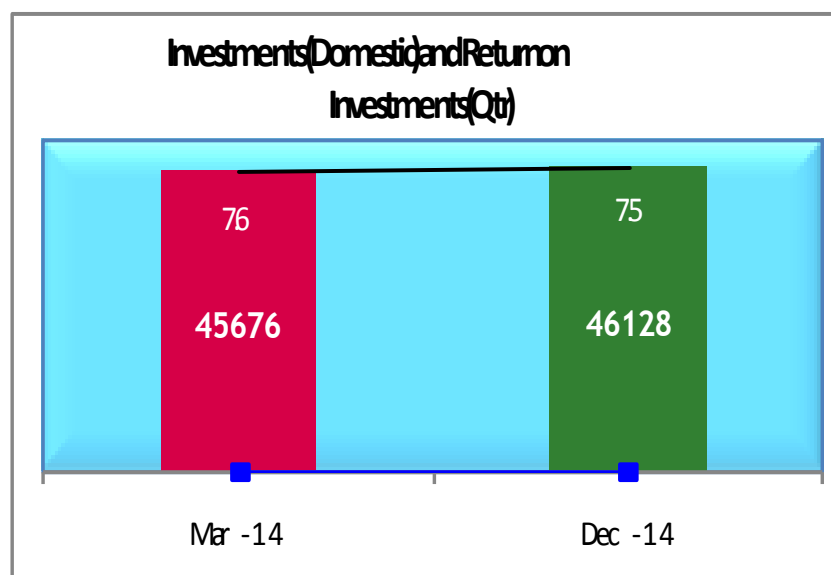
9.4% Y-o-Y



Sector-wise growth in Advances

₹ in crore

Agriculture	₹ 21764 crore	22% Y-o-Y
MSME	₹ 16622 crore	10.4% Y-o-Y
Retail	₹ 9990 crore	12.5 % Y-o-Y
Corporate	₹ 59110 crore	6.6 % Y-o-Y



Classification of Domestic Investments	Mar-14	Dec-14
Held for Trading	241	86
% Share	0.53%	0.19%
Available for sale	11953	11118
% Share	26.17%	24.10%
Held to Maturity	33482	34924
% Share	73.30%	75.71%
M Duration	4.64	4.78

The Percentage of SLR to NDTL at end Dec'14 was at 25.69%

Financial Snap Shot - Quarterly

₹ in crore

Parameters	31.12.2013	31.12.2014	Growth over Dec13	
			Amt	(%)
Interest on Advances	2875	3027	152	5.30
Other Income	243	358	115	47.48
of which: Treasury Profit	31	81	51	164.48
Interest Expenditure	2779	2859	80	2.86
Other Expenditure	215	251	36	16.92

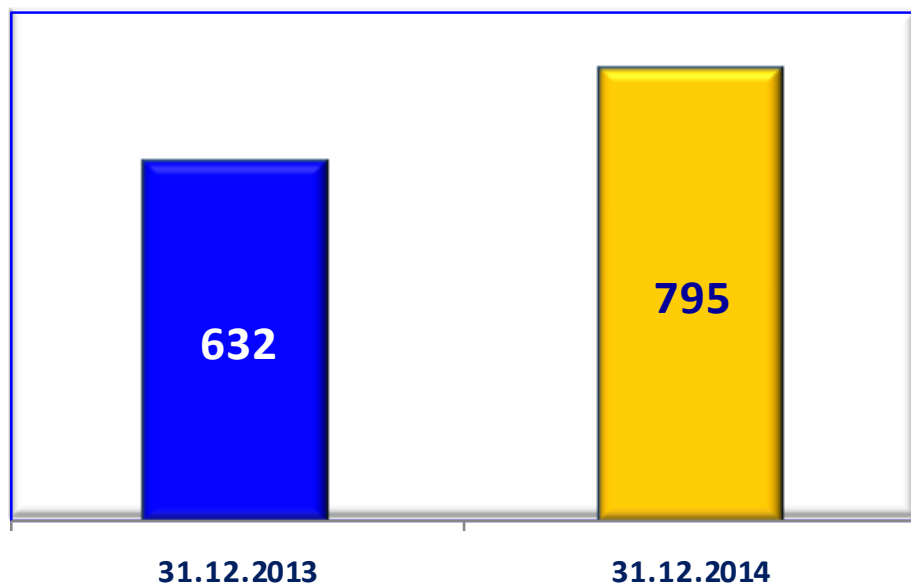
Profitability - Quarter

Operating Profit

₹ 795 crore

26% Y-o-Y

Operating Profit Quarterwise (₹ in crore)

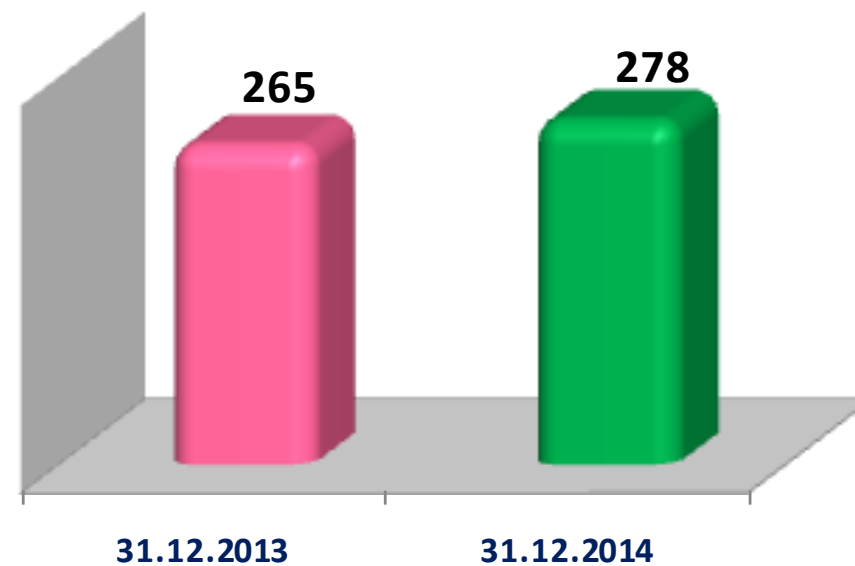


Net Profit

₹ 278 crore

5% Y-o-Y

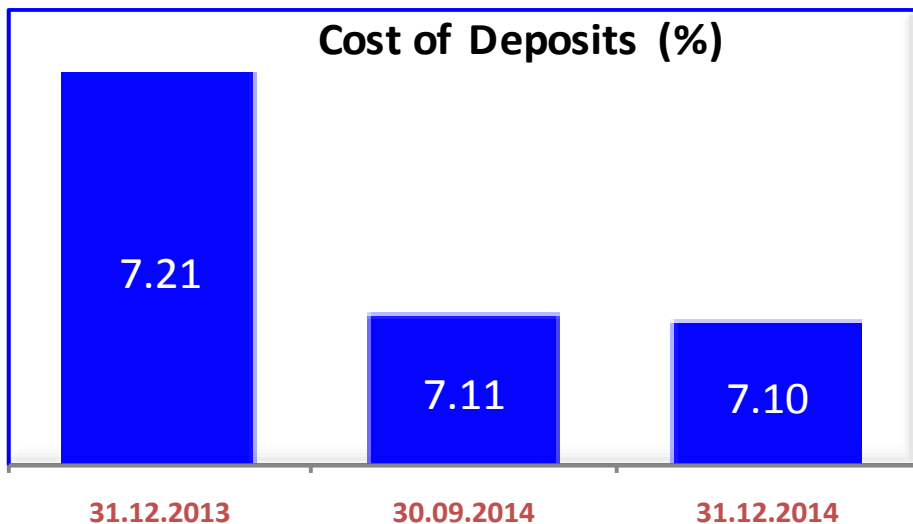
Net Profit Quarterwise (₹ in crore)



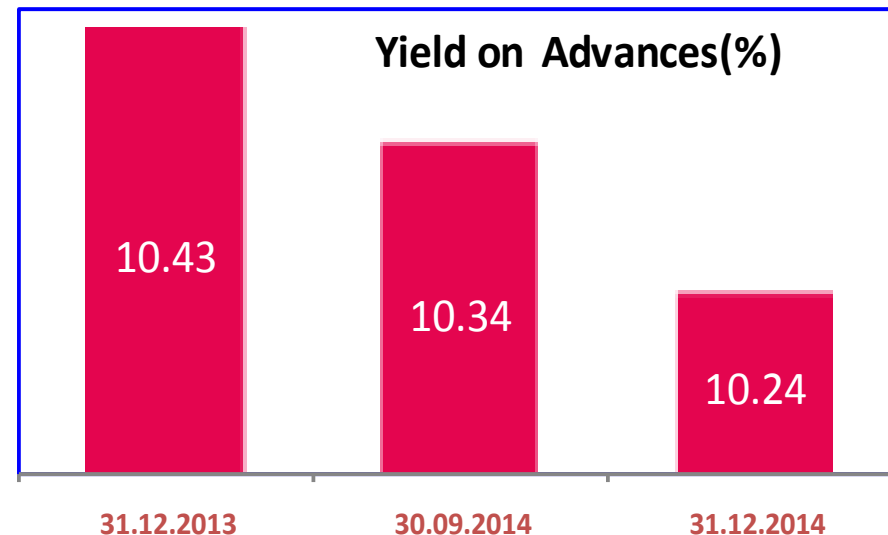
Key Ratios - Quarterly

(%)

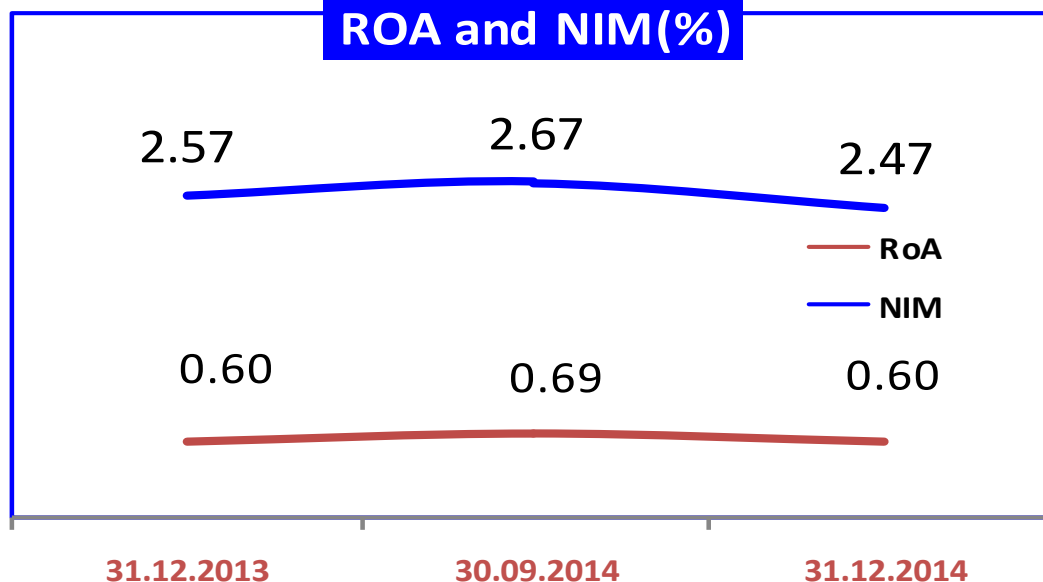
Cost of Deposits (%)



Yield on Advances(%)



ROA and NIM(%)



Asset Quality

₹ in crore

Parameters	30.09.2014	31.12.2014
Gross NPA	5003.41	5461.05
Net NPA	2975.85	3235.14
Gross NPA (%)	4.21	4.52
Net NPA (%)	2.55	2.74
Provision Coverage Ratio (%)	57.41	57.11

NPA Management -Movement of NPA

GROSS / NET NPA	(₹ in crore)
Particulars	Global
Gross NPA Opg. Balance 30.09.2014	5003.41
Addition:	
Fresh NPA	868.66
Sub-Total	5872.07
Less:	
Cash Recovery(Principal)	114.25
Upgradation	140.41
Prudential Write off/Exchange	129.11
Actual write off	5.23
Assets assigned to ARCs*	22.02
Sub-Total	411.02
Gross NPA Closing Balance	5461.05
Gross Advances	120690.84
% of Gross NPA	4.52
Reduction:	
Provisions - (NPA + Credit Card)	1904.73
Provision for Restructured NPA	19.39
NET NPA as on 31.12.14	3235.14
NET ADVANCES	118023.80
% of Net NPA	2.74

Quarterly Sectorwise Fresh NPA

₹ in crore

SECTOR	30.09.2014			31.12.2014		
	Gross Advances	Fresh NPA	Fresh NPA %	Gross Advances	Fresh NPA	Fresh NPA %
Agriculture	21244	46	0.22%	21764	91	0.42%
Small & Micro ent	13298	150	1.13%	13655	169	1.23%
Housing(Priority)	5089	20	0.39%	5143	19	0.38%
Educational Loans (Priority)	3270	38	1.18%	3077	58	1.88%
Others	417	1	0.25%	368	2	0.51%
Priority - Total	43318	256		44006	339	
Housing - Non -Priority	3149	12	0.38%	3363	12	0.34%
Education - Non Priority	203	1	0.63%	208	2	0.78%
SME - Non Priority	2594	10	0.38%	2576	11	0.44%
Large scale Industries	38416	148	0.39%	39610	254	0.64%
Others	24903	360	1.44%	24959	251	1.01%
Non- Priority - Total	69265	531		70716	530	
Total	112583	787		114722	869	

Fresh Slippages during Q3: ₹869 crore

Total Recovery during Q3 at ₹175 crore as against ₹130 crore in Q3 of Previous year.

Restructured Assets

₹ in crore

Sector	Upto March 2014	Upto Dec 2014	Total Outstanding 31.12.2014	% share
Agriculture	73.46	21.63	95.09	0.81%
Education	29.85	6.89	36.74	0.31%
Home Loan	14.94	2.38	17.32	0.15%
Non Priority	9226.88	2184.35	11411.23	96.89%
Other Priority	8.71	0.55	9.26	0.08%
SME	149.90	57.66	207.56	1.76%
Total	9503.74	2273.46	11777.20	100.00%

Power Sector					
Industry	Amount		Balance O/S	% To Total Restructure d Assets	of which NPA
	Upto March 2014	Dec'14			
Power	4868	1240	6108	52	371
of which:					
Generation	1419	761	2179	19	371
DISCOM	3449	480	3929	33	NIL

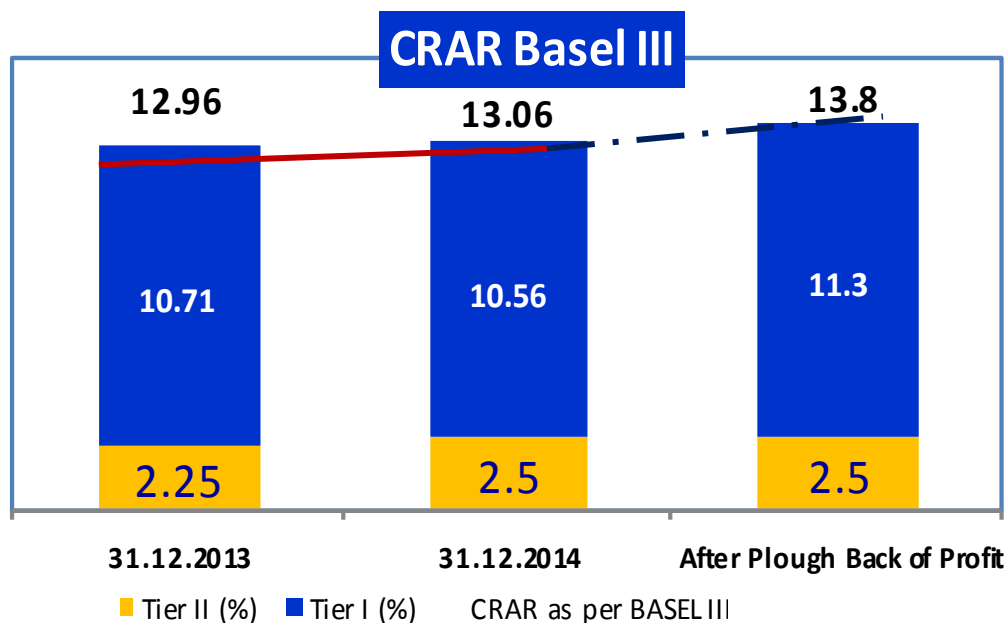
Total Restructured during Q3: ₹163 crore

Total Restructured: ₹11777 crore

Of which Standard: ₹9764 crore

NPA: ₹2013 crore

Capital Adequacy



Basel III: 13.06%

CET1: 10.56%

After Plough back of Profit CRAR would be 13.80%.

Shareholders Value

Networth

₹ 12334.60

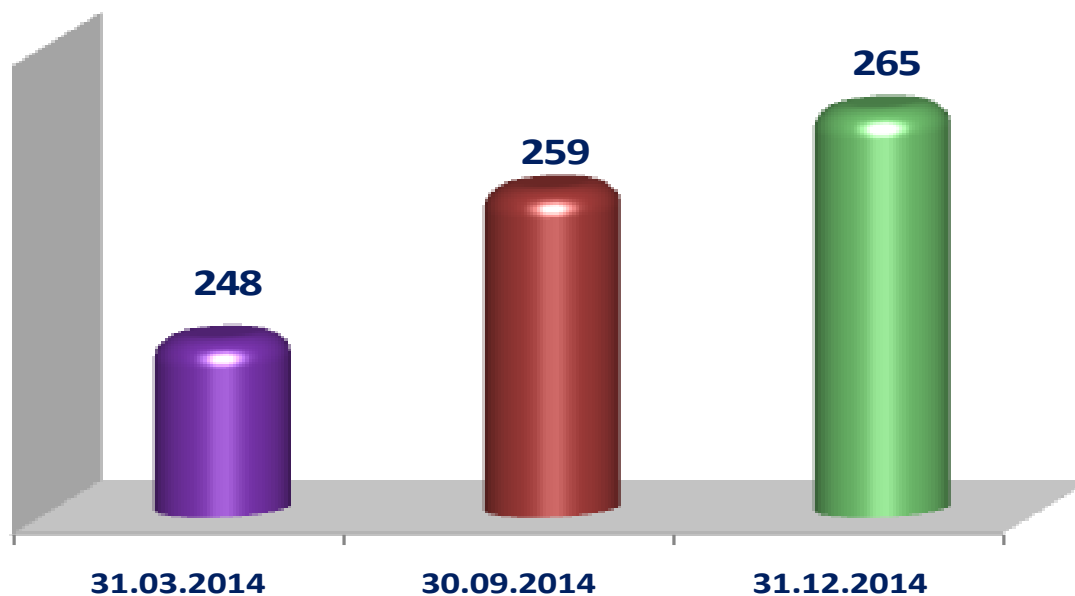
Book Value

₹ 265.35

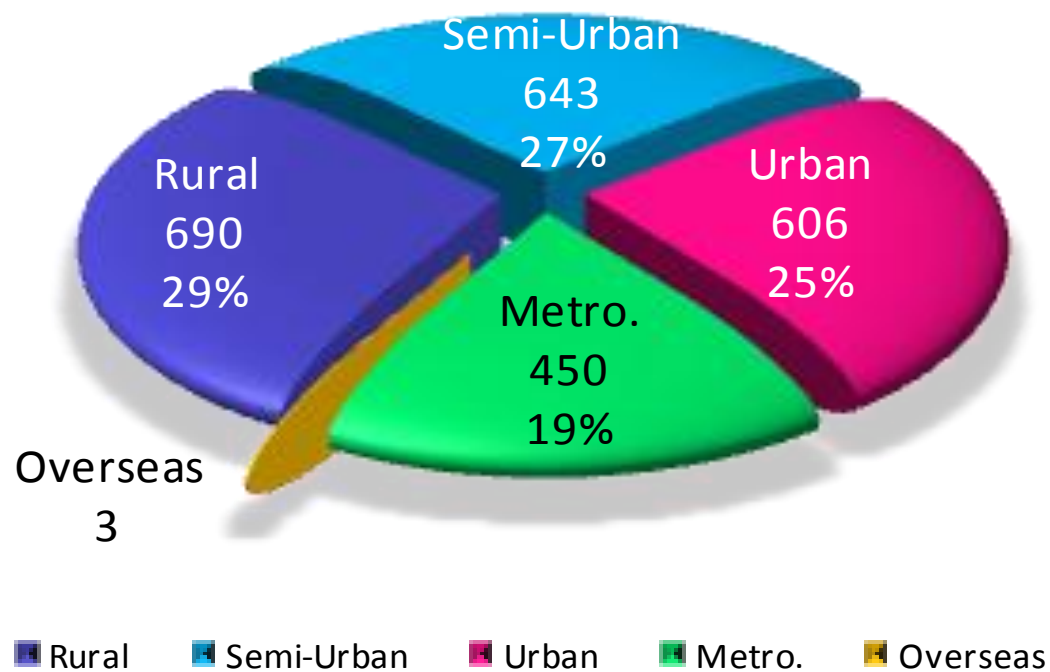
EPS

₹ 23.88

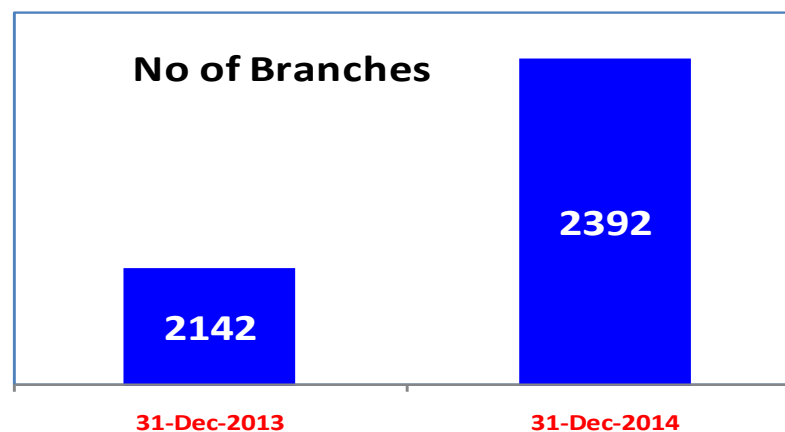
BOOK VALUE PER SHARE (₹)



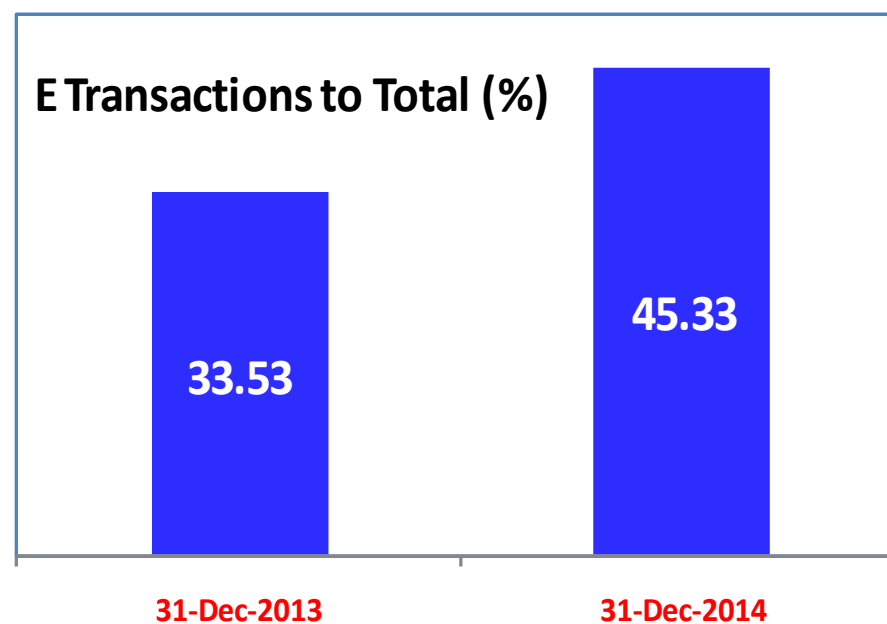
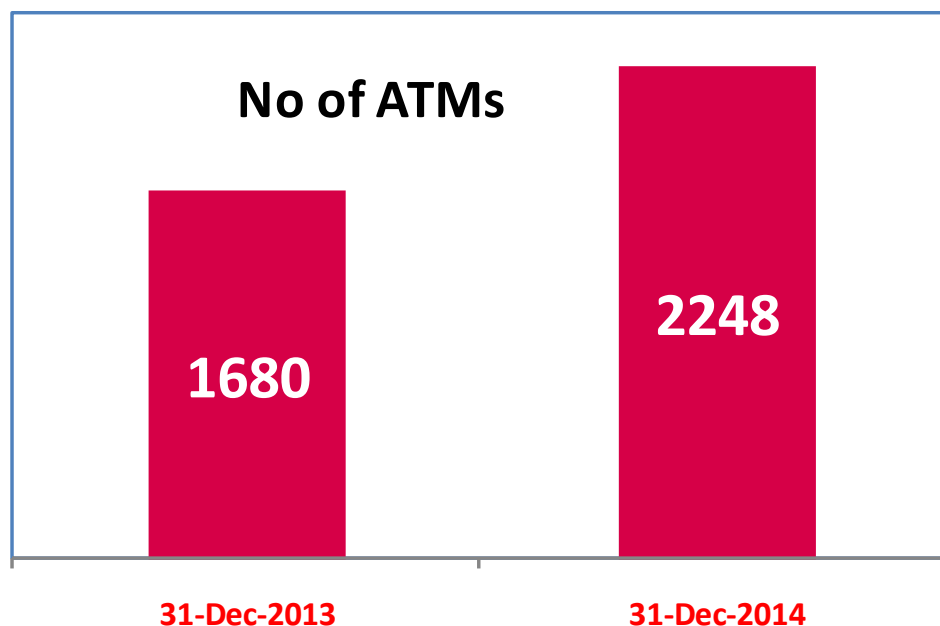
Branch Network



**139 Branches
Opened during Nine
Months Period**

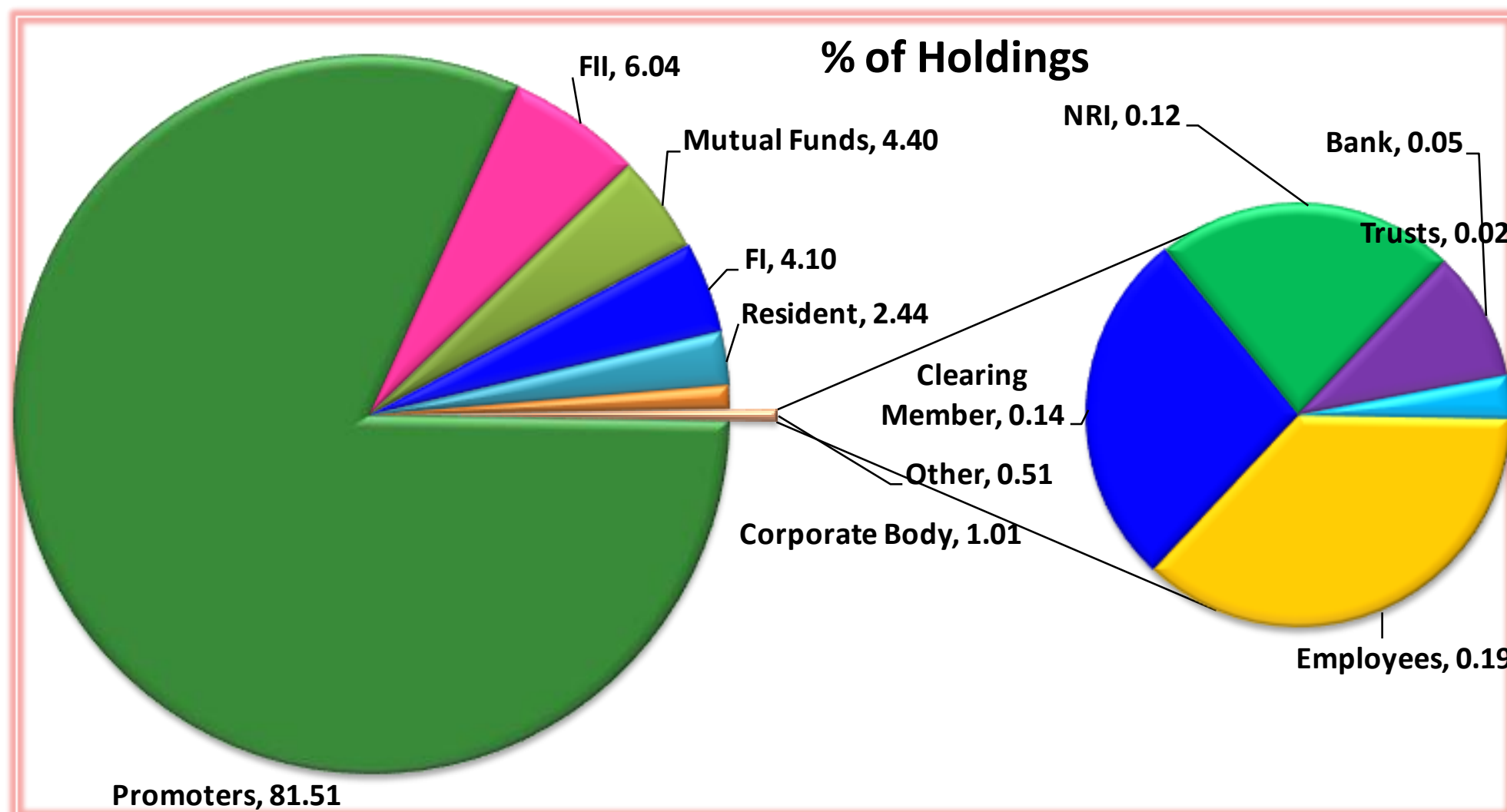


Alternate Delivery Channels



125 ATMs Opened during Nine Months Period

Pattern of Equity holding



Performance Under PMJDY



Details	No of Accounts
Basic Savings Bank Deposit Accounts (BSBD Accounts) Opened under PMJDY as on 30.01.2015:	24.21 lakh
Of which:	
(i) Rural Accounts:	1525639
(ii) Urban Accounts:	895063

Deposits Mobilised in BSBD Accounts: Rs 116 crore

Rupay Cards: 2293110

Aadhar Seeded accounts: 852961

Bank has provided the banking services to all 4192 Sub Service Areas (SSAs) & 2053 Urban wards allotted under various SLBCs.

Puducherry is the 1st State at National level to complete opening of accounts for all the households under PMJDY Scheme where our Bank is the SLBC Convener

Thank you



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