



PRESENTATION ON PERFORMANCE OF THE BANK

Financial Results - FY 2014-15

Chennai

14th May 2015



Proud Moments

Based on efficiency parameter, Indian Bank received additional Capital of ₹280 crore from Government of India in 2014-15.

Indian Bank's Information Security processes certified with ISO27001:2013 security standard and is amongst the very few Banks who are certified worldwide.

Indian Bank bagged 2nd prize from "Outlook Money Awards" for Best Education Loan Provider for the year 2014. Bank has been awarded for past four years for remarkable performance under Educational Loan.



Indian Bank towards Digitization

5 Branches in Chennai –Purasaiwalkam, Mylapore, Ethiraj Salai, Padi & Madipakkam are Digitized with Bunch Note Acceptor (BNA) Machines, Cheque acceptors and Pass book Printers.

Fully Digitalized E-lounge “**IB D_{elite}**” for HNI customers at Corporate Office being launched today.

3 New Techno-Products – “e-purse” Debit Cards, “ IB Smart Remote” Mobile App & Net Banking with instant login “ Green PIN” being launched today.



About us

One of the leading PSBs with Government holding of 82.1 % and with a Market Cap of Rs. 7445 crore.

Pan India presence with 2409 branches and 2344 ATMs.

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

Also has 3 RRBs and 2 Subsidiaries.

Servicing 3.97 crore Bank Accounts *Pan India*.





Ratings

“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.

“AA+(Positive)” Rated by M/s ICRA Ltd



Highlights-Q4 2014-15

Operating Profit

16.2
%

Net Interest Income

2.8
%

Core
Deposits

11.1
%

Domestic
CASA

10.4
%

Domestic
Advances

5.2
%



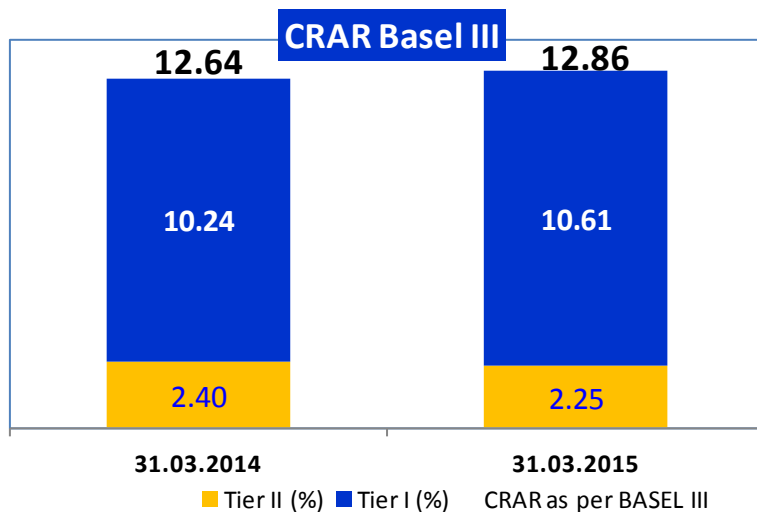
Comparative Performance March 2015

Details/ Banks	NATIONALISED BANKS' AVERAGE [*]	INDIAN BANK
CAR Basel III (%)	10.90%	12.86%
ROA (%)	0.38	0.54
Gross NPA (%)	5.31	4.40
Net NPA (%)	3.55	2.50
Operating Profit to Business	1.02	1.02
Net Profit to Business	0.23	0.34

** Nationalised Banks' Average based on Financial Results of 12 banks published upto 12.05.2015*



Capital Adequacy



**Ranked 1st on Soundness
Parameter by Financial
Express on FE Best Bank
survey.**

Basel III: 12.86%

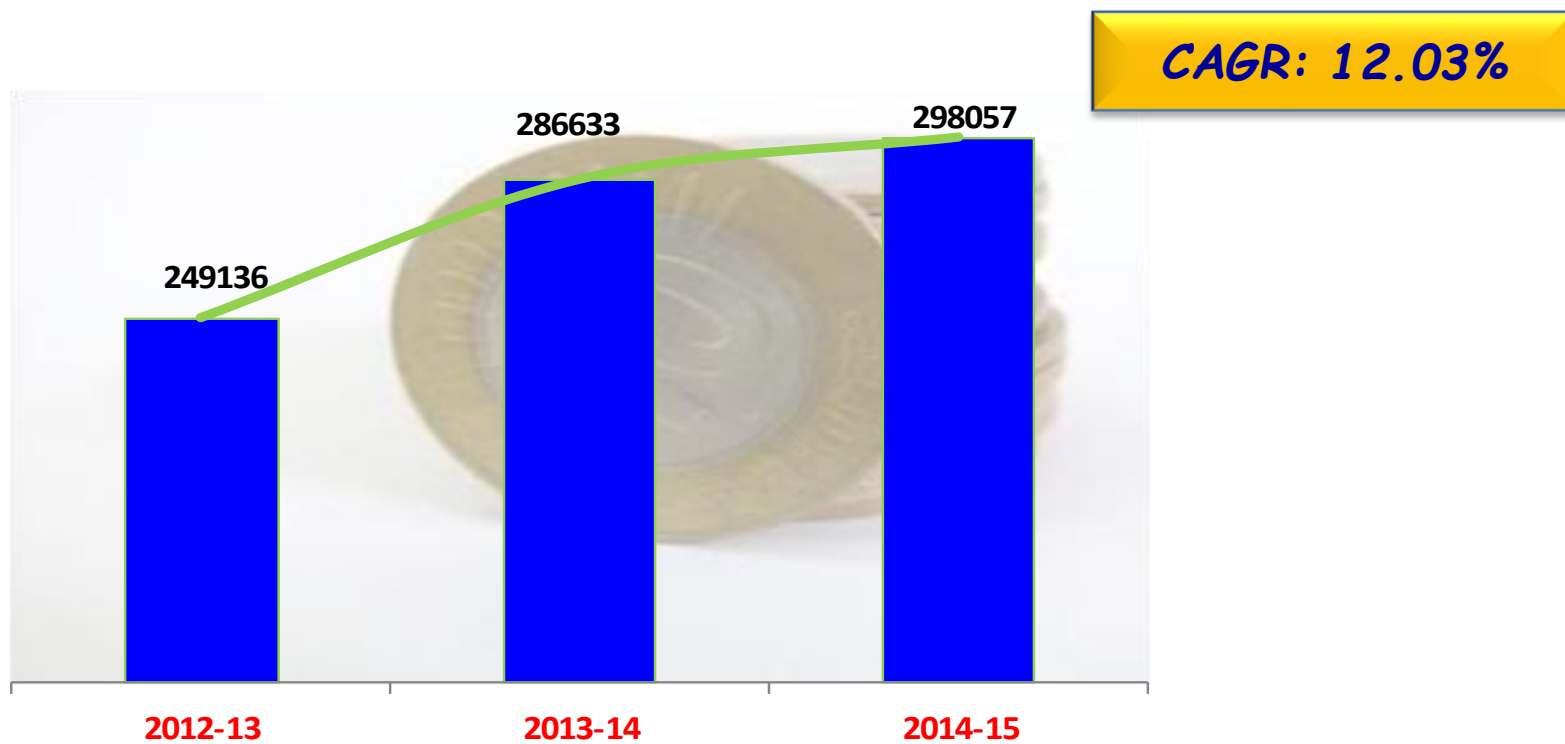
CET1: 10.61%

Consistently topped amongst Nationalised Banks under CRAR



Global Business

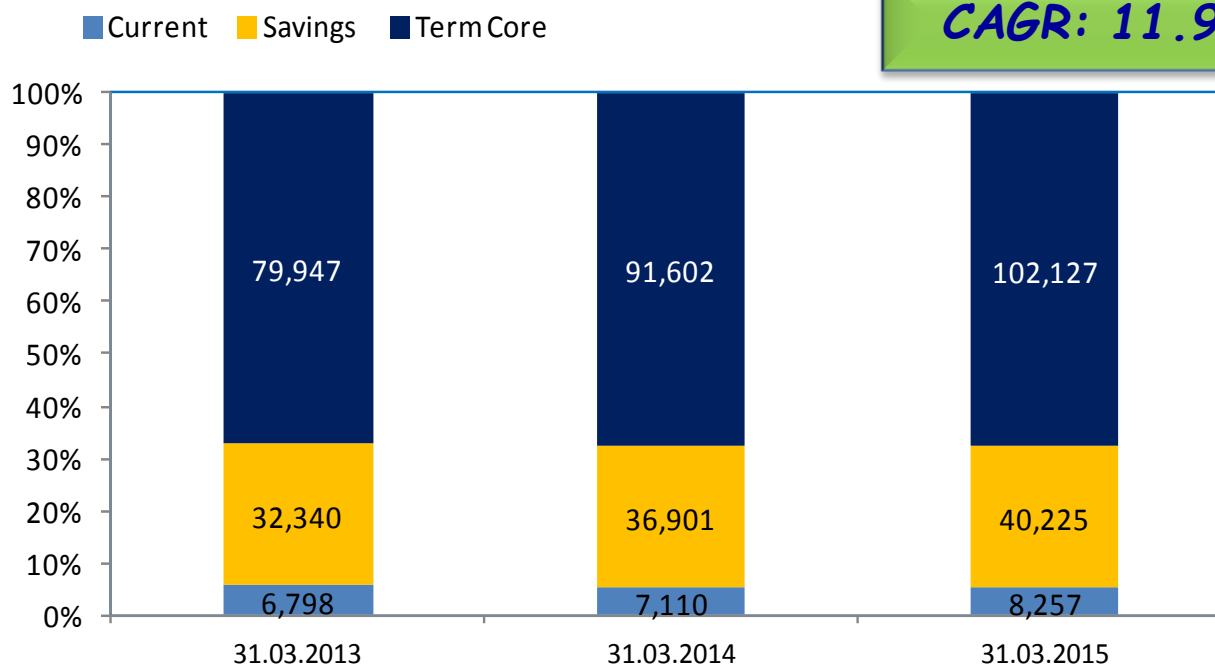
₹ in crore





Deposits

₹ in crore



High Cost Deposits shed to the tune of ₹ 8820 crore during FY 2014-15

Core Deposits

₹ 150609 crore

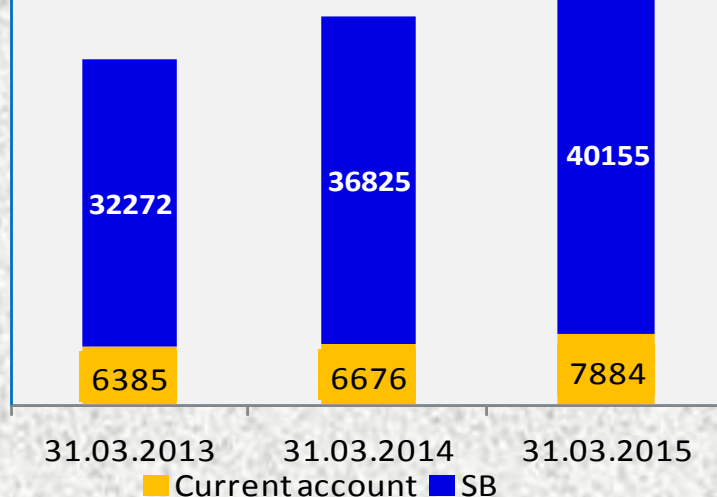
11.1 % Y-o-Y



CASA

₹ in crore

CASA(Domestic)



Domestic

₹ 48039 crore

10.43% Y-o-Y

CASA (Domestic) share up to 29.68% in Mar'15 from 28.34% in Mar'14

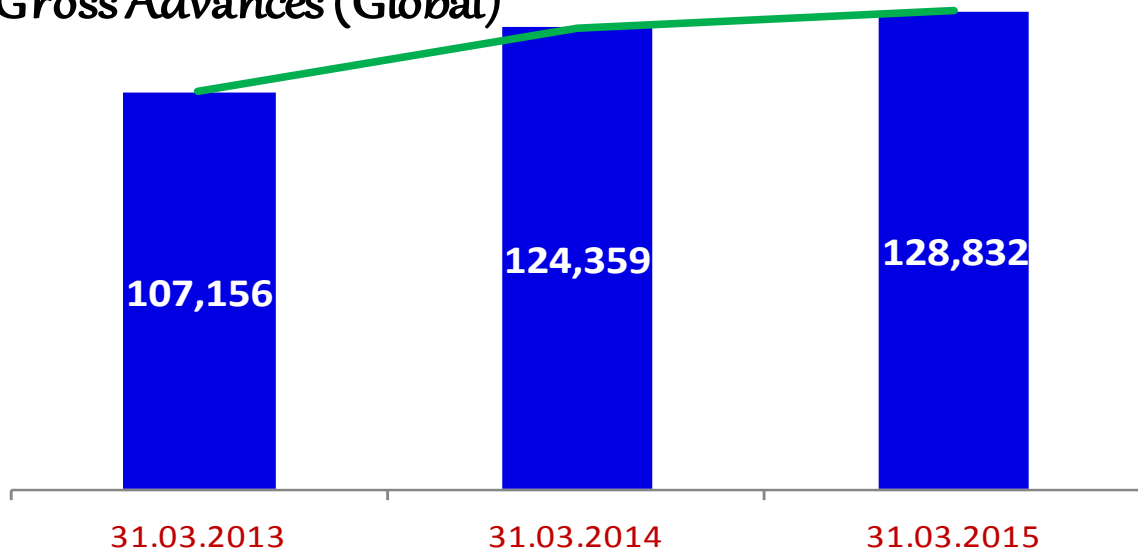


Advances

₹ in crore

CAGR: 12.21%

Gross Advances (Global)



CD Ratio

76.13%



Composition of Advances

₹ in crore

Advances	31.03.2014	31.03.2015	Y-o-Y Growth
Agriculture	19165	23679	23.55
Retail Loans	9264	10380	12.05
MSME	16104	18643	15.77

Priority

14.69
%

Housing

13.04
%

Vehicle

11.07
%

MSE

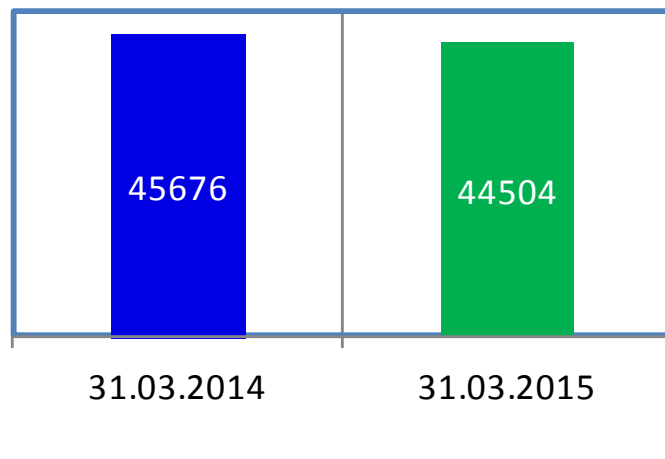
20.37
%



Investments

₹ in crore

Investments (Domestic)



Classification of Domestic Investments	Mar-14	Mar-15
Held for Trading	241	147
% Share	0.53%	0.33%
Available for sale	11953	12378
% Share	26.17%	27.81%
Held to Maturity	33482	31978
% Share	73.30%	71.86%
M Duration	4.64	5.04

The Percentage of SLR to NDTL at end Mar'15 was at 23.19%



Key Ratios

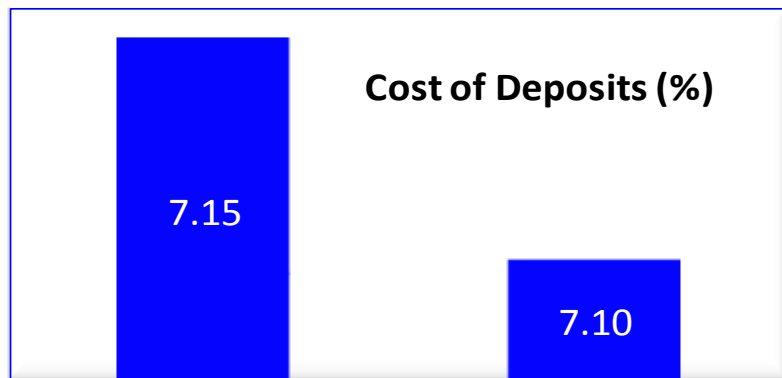
In %

NIM: 2.50%

RoA: 0.54%

RoA is one of the Best in the industry

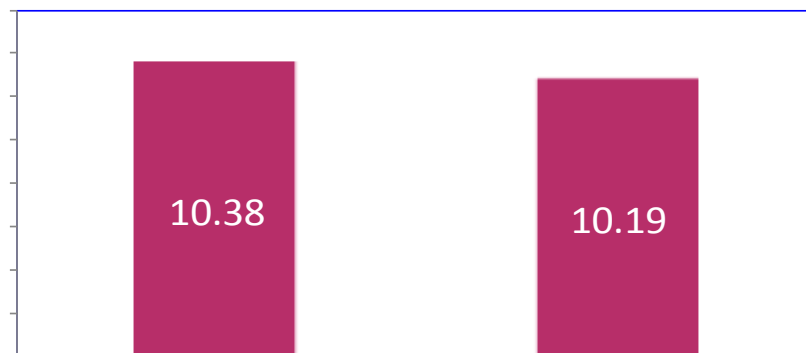
Cost of Deposits (%)



31.03.2014

31.03.2015

Yield on Advances(%)



31.03.2014

31.03.2015



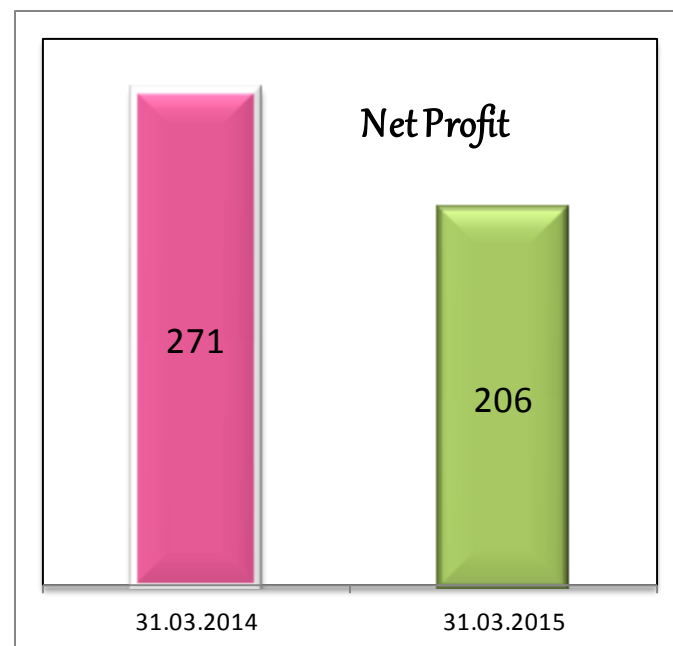
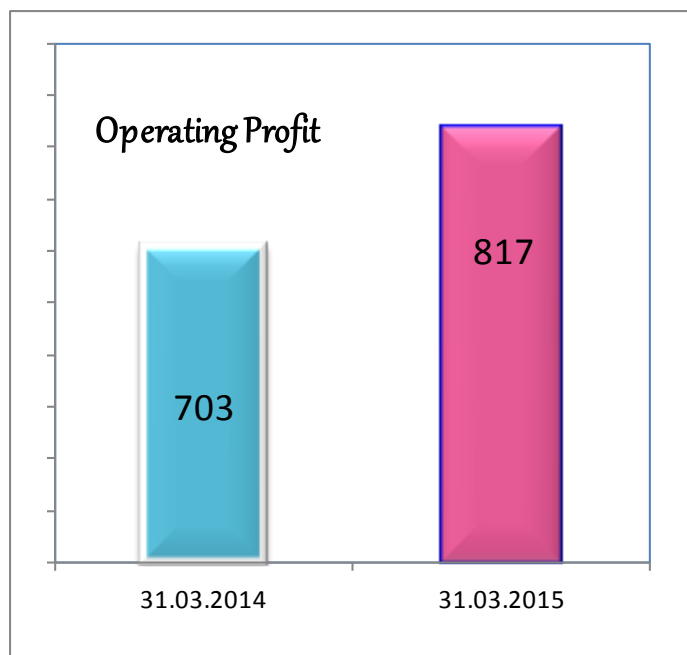
Profitability (Quarter)

₹ in crore

Operating Profit

₹ 817.25 crore

16.18% Q-o-Q





Financial Snap Shot(Quarter)

₹ in crore

Details	31.03.2014	31.03.2015	Growth over Mar'14 (%)
Interest on Advances	2936.45	3027.26	3.09
Other Income	324.14	454.12	40.10
Interest Expenditure	2833.00	2848.43	0.54
Operating Expenditure	698.42	744.81	6.64
Net Interest Income	1077.70	1107.93	2.81



RESTRUCTURED ADVANCES

₹ in crore

Position of restructured accounts as on 31.03.2015

Accounts Restructured Upto 2013-14	18928.68
Accounts Restructured during 2014-15	3335.30
Restructured Advances Total	22263.98
Less Accounts closed and Partial recoveries made and bonds of discoms (net of additional disbursement if any)	3570.02
ARCIL accounts	591.87
AUC Accounts	457.12
Standard Restructured Accounts revert to normal level on account of satisfactory performance	5210.08
Restructured Advances outstanding as on 31.03.15	12434.89
Of which - NPA	2490.67
NPV Provision held as on 31.03.2015	478.23



Asset Quality

₹ in crore

Parameters	31.03.2014	31.12.2014	31.03.2015
Gross NPA	4562.20	5461.05	5670.44
Gross NPA %	3.67	4.52	4.40
Net NPA	2763.65	3235.14	3146.95
Net NPA %	2.26	2.74	2.50
Provision coverage Ratio	57.77	57.11	60.08

Declining Gross NPA (%) Q-o-Q



Provision Coverage Ratio UP





NPA Management - Movement of NPA ₹ in crore

Parameters	Year Ended	
	Mar-14	Mar-15
Gross NPAs Opg.	3565.48	4562.20
Fresh NPAs	2832.32	3338.87
Fresh slippage %	0.79%	0.73%
Reduction	1835.60	2230.63
Gross NPA Closing	4562.20	5670.44
Gross NPA as % to Gross advances	3.67%	4.40%
Cash /comp. Recovery	405.64	562.20
Upgradation	274.08	100.74
ARC Transfer	673.83	1017.99
Total recovery (incl MOI/MLE Recovery)	627.00	848.00
NPA Provisions	1590.58	2164.14
Total Deductions	1798.55	2523.49
Net NPAs	2763.65	3146.95
Net NPAs as % to Net advances	2.26%	2.50%
Provision Coverage Ratio (%)	57.77%	60.08%

Total Recovery during FY 2014-15 at ₹ 848 crore as against ₹ 627 crore in the Previous year.



SECTOR WISE NPA (Domestic)

₹ in crore

Sector	NPA as on 31.03.14	% to sector Gross Advances (respective sector)	NPA as on 31.03.15	% to sector Gross Advances (respective sector)
AGRI	351.61	1.85	453.69	1.92
Direct	291.93	1.59	407.38	1.87
Indirect	59.68	8.56	46.31	2.51
Small & Micro Ent	503.49	4.05	796.51	5.85
SME - Manufacture	237.21	5.52	342.77	6.70
SME -Services	266.28	3.27	453.74	5.34
Other Priority	348.55	3.67	304.74	3.04
Housing	44.80	0.98	60.87	1.21
Educational Loan	300.00	9.19	241.81	8.00
Micro Credit	3.75	0.22	2.06	0.10
Priority - Total	1203.65	2.94	1554.94	3.28
NON PRIORITY				
Housing	11.83	0.37	31.62	0.86
Educational Loan	8.15	4.51	8.20	3.71
Medium Ent.	383.89	16.57	384.09	12.63
Med - Manufacture	296.57	21.62	292.59	18.72
Med - Services	87.32	9.24	91.50	6.19
Other - Non Priority(Incl.Industries)	2676.45	3.81	3387.54	4.94
Non Priority Total	3080.32	4.06	3811.45	5.04
Grand Total	4283.97	3.67	5366.39	4.37



INDUSTRY WISE NPA (DOMESTIC) ₹ in crore

Industry	As on 31 03 2014		As on 31 03 2015	
	Gross NPA (Industry)	% to Sector Gross Advance	Gross NPA (Industry)	% to Sector Gross Advance
1. Coal and Mining	127.04	57.75	94.27	52.20
2. Food Processing	94.51	4.06	144.88	5.78
3. Beverages and Tobacco	9.07	3.35	6.89	3.29
4. Textiles	221.13	5.62	398.37	10.36
5. Leather and Leather Products	4.96	3.60	24.46	17.98
6. Wood and Wood Products	48.59	44.86	5.82	7.04
7. Paper and Paper Products	53.84	12.27	18.35	3.98
8. Petroleum, Coal Products and Nuclear Fuels	25.00	0.48	25.01	0.98
9. Chemical and Chemical Products	91.59	7.60	76.99	9.05
Products	4.87	0.80	18.41	3.13
11. Glass and Glassware	163.81	60.65	170.94	62.96
12. Cement and Cement Products	55.47	4.21	139.51	8.68
13. Basic Metal and Metal Products	809.95	19.91	630.32	15.17
14. All Engineering	348.94	13.43	450.69	19.10
Transports	98.60	13.05	45.09	8.84
16. Gems and Jewellery	62.66	54.22	40.61	42.11
17. Constructions	37.92	2.54	383.46	22.87
18. Infrastructure	583.64	2.15	1124.28	4.95
18.1 Power	299.42	1.75	442.23	3.53
19. Other Industries	84.41	13.52	86.91	10.79
TOTAL	2926.00	4.18	3885.26	8.52



PROVISIONS

₹ in crore

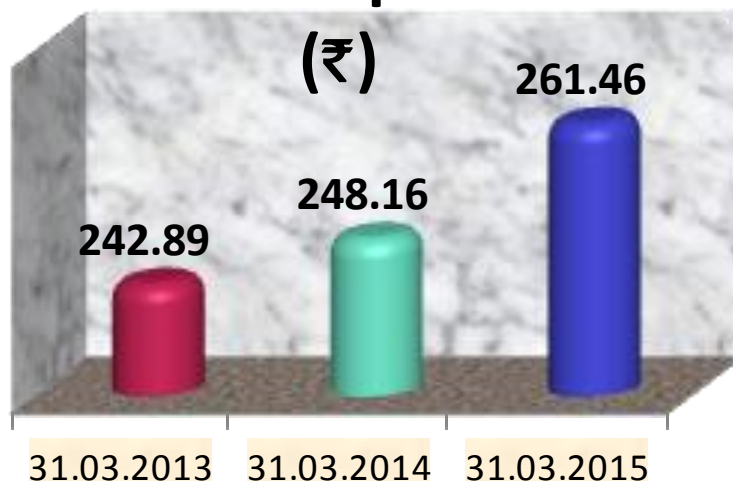
Provisions and Contingencies	Year ended	Year ended	% Change
	31.03.2014	31.03.2015	
Provision for NPAs	1154.57	1288.6	11.61
Provision for Depreciation on Investments	90.63	-58.38	-164.42
Provision for Standard Advances	149.19	139.06	-6.79
Tax Provisions	316.73	463.46	46.33
Provisions	1741.65	2008.53	15.32



Equity

₹ in crore

Book value per share



Dividend Proposed:
42%

EPS: ₹ 21.62

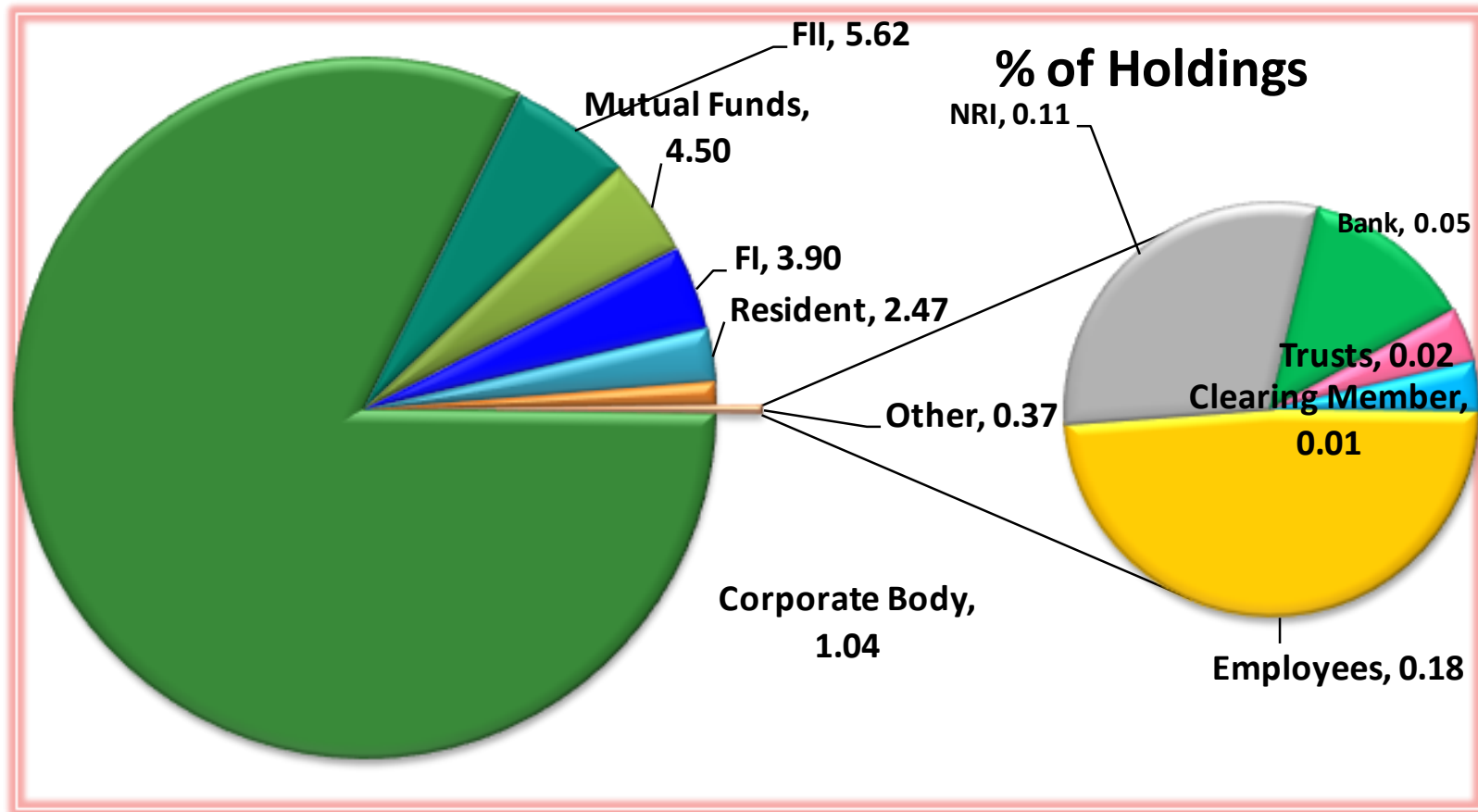
Networth:
₹12558 crore

1.54 crore equity shares of face value ₹10/- each at an issue price of ₹181.31/- per share, was allotted in favour of GoI as preferential allotment on 23rd March, 2015.

The holding of GoI has increased to 39.43 crore equity shares representing 82.10% of the Bank's paid-up equity Capital from the earlier level of 81.51%.

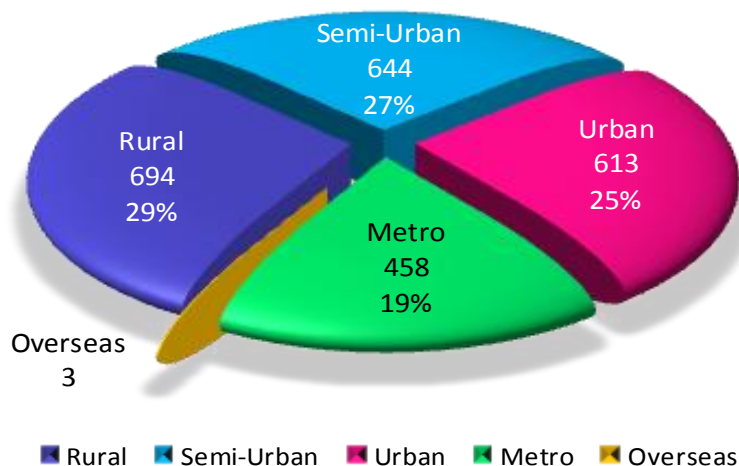


Shareholding Pattern





Branch Network



No of Branches

2253

31.03.2014

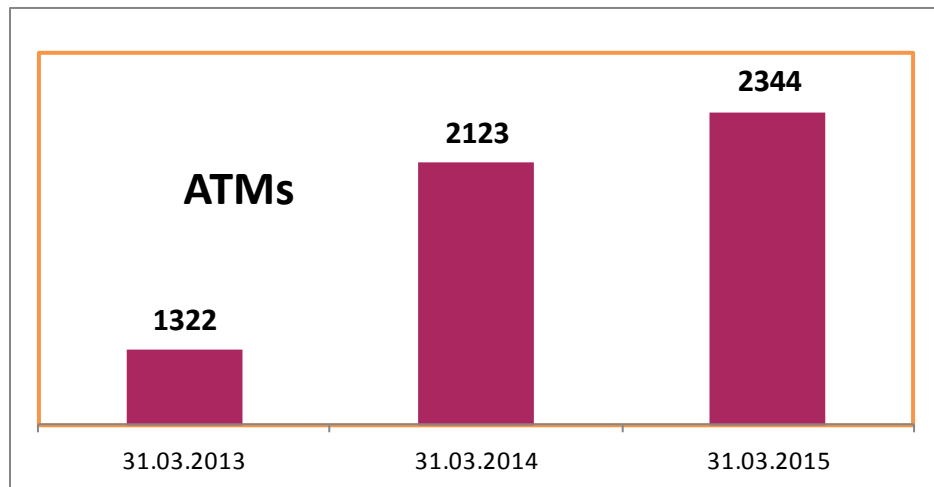
2412

31.03.2015

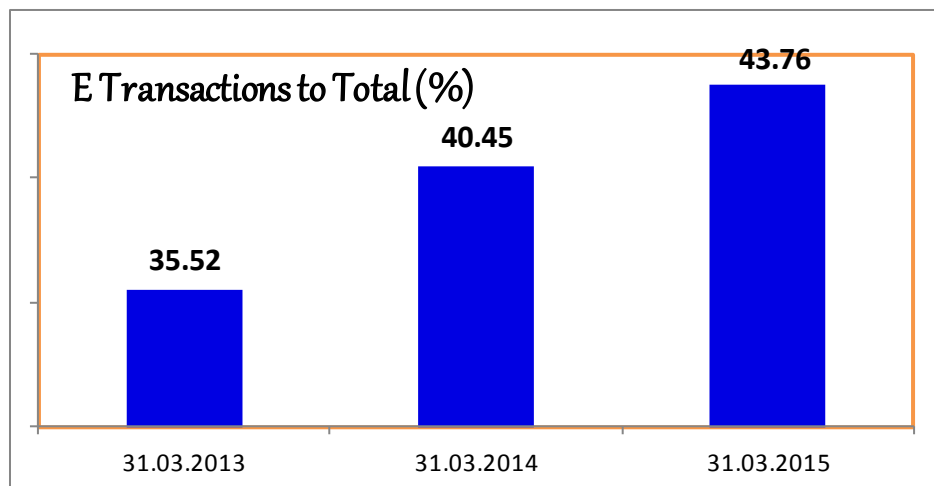
159 Branches Opened during the Financial Year 2014-15



Alternate Delivery Channels



221 ATMs opened during the Financial Year 2014-15



5 Digital Branches were also Opened during the Financial Year 2014-15



Performance under PMJDY/PMSBY/PMJJBY

Details	No of Accounts
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY as on 31.03.2015:	25.87 lakh
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) on inaugural day of 09.05.2015	13.43 lakh



Rupay card
issuance to Total
Accounts:
97.66%

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

Rupay Cards:
25.21 lakh

THANK YOU

