SCHEDULES 18 - NOTES ON ACCOUNTS 1. CAPITAL 1. CAPITAL 1. CAPITAL 31.03.2010 12.83 12.16 13.04 10.43 10.65 13.04 10.43 10.65 13.04 10.45	इंडियन बेंक Indian Bank	In terms of the requirements of the Accounting Standard (AS) 15, Employee Benefits, the entire amount of ₹ 1127.60 crores (ie, ₹ 961.60 crores + ₹ 166.00 crores) is required to be charged to the Profit and Loss Account. In accordance with the RBI circular no DBOD:BF:BC/80/21.04.018/2010-11 dated 09.02.2011 , the following amounts have been (charged to the Profit & Loss Account: (€ crore) a) Towards 1/5° Second Option pension liability in respect of existing employees 162.60 b) Towards separated/retired employees 146.38 c) Towards 1/5° of Gratuity liability Total 344.18
v) Amount raised by issue of IPDI v) Amount raised by issue of Lower Tier II Instruments (₹ Crore) si) Amount raised by issue of Lower Tier II Instruments (₹ Crore) si) Amount raised by issue of Upper Tier II Instruments (₹ Crore) si) So0.00 NIL The Capital Adequacy Ratio of the Bank as at 31.03.2011 as per Basel II Norms is at 13.56% and as per Basel I Norms at 12.83%. (As per the RBI guidelines, the least of the CRAR computed under Basel I and Basel II Norms has to be reported as CRAR recorded by the Bank) 2.1. INVESTMENTS 2.1. IN accordance with the RBI guidelines, the Bank's domestic investment portfolio has been classified into three categories. The classification as at 31.03.11 is given hereunder: (₹ Crore)	Your Tech-Friendly Bank	Less: Available in Pension Fund 157.92 186.26 The unamortized portion to be charged off over the remaining period is as under: Pension liability 650.62 132.80 Tatuity liability 783.42 Had such a circular not been issued by the RBI, the profit of the bank would have been lower by ₹ 783.42 crores
Classification 31//03/2011 31/03/2010	7. Lending to Sensitive Sector 7.1 Exposure to Real Estate Sector (* Crore) A) Direct Exposure (i) Residential Mortgages - Out of which individual housing loans eligible for being included under priority sector 3996.58 (ii) Commercial Real Estate - 3995.34 3226.07	pursuant to application of the requirements of AS 15." 9.2.3 The summarised position of Post -employment benefits and long term employee benefits recognised in the Profit & Loss Account and Balance Sheet as required in accordance with Accounting Standard – 15 (Revised) are as under: PRINCIPAL ACTUARIAL ASSUMPTIONS 31/03/2011 31/03/2010 Expressed as weighted averages 8.45% 8% 8% Salary escalation rate 1% on Basic and 4.70% on DA 4% 4% 4% 4% 4% 4% 4% 4
(1) Value of Investments (i) Gross value of investments (a) In India (b) Outside India (ii) Provision for Depreciation (a) In India (b) Outside India (b) Outside India (b) Outside India (c) Outside India (d) In India (d) India ((iii) Investment in Mortgage Backed Securities (MBS) and other securitized exposure a) Residential b) Commercial Real Estate NIL NIL B) Indirect Exposure Fund based and Non-fund based exposure on National Housing Bank and Housing Finance Corporation 7.2 Exposure to Capital Market Items 31.03.2011 31.03.2010	* Expected Rate of return on Plan Assets not applicable for Leave encashment. The estimates of future salary increases are considered taking into account inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market. (**Crore**) II. CHANGES IN THE PRESENT VALUE OF THE Pension Gratuity Leave Encashment OBLIGATION (PVO). RECONCILIATION OF OPENING Fund Fund Encashment PV as a the beginning of the year 1939.00 \$72.00 \$25.00 \$18.72 \$1.74.5 \$4.240 \$18.72 \$1.72 \$1.74.5 \$4.240 \$18.72 \$1.72 \$1.74.5 \$4.240 \$1.87.2 \$1.72 \$1.74.5 \$1.74
(b) Outside India (2) Movement of provision held towards depreciation on investments * (1) Opening Balance (1) Adversaria (2) Movement of provision made during the year 56.85 7.80 Sub — Total 332.48 374.42 (1) Less: Write back of excess provision during the year 174.03 98.79 (IV) Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV 275.63 (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV 186.44 275.63 (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV 186.44 (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV (IV) Closing Balance (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV (IV) Closing Balance (IV) Closing Balance (IV) Add : Provision held for stating Security Receipts issued by ARCs at NBV (IV) Closing Balance (IV) Closing Clo	(i) Direct investment In equity shares In bonds/ convertible debentures In lits of equity- oriented mutual funds the corpus of which is not exclusively invested in corporate debt (ii) Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in equity shares (including IPOs/ESOPs) convertible bonds, convertible debentures, and units of equity oriented mutual funds 0.11 231.70	Past service cost - unrecognised 650.58 132.80 0 Benefits paid (191.82) (63.89) (56.10) Actuarial loss/(gain) on obligation (balancing figure) 605.90 (5.17) 10.35 PVO as at the end of the year 3563.00 757.00 (₹ Crore) II. CHANGES IN THE PRESENT VALUE OF THE OBLIGATION (PVO). A STANDER Pension Fund Fund Fund Fund Fund Fund Fund Fun
As on the page Control	(iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security (iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures/units of equity oriented mutual funds does not fully cover advances or guity oriented mutual funds does not fully cover advances or stockbrokers and quarantees	Past service cost - (non vested benefits)
No	issued on behalf of stockbrokers and market makers (vi) Loans sanctioned to corporates against the security of shares/bonds/debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources (vii) Bridge loans to companies against expected equity flows/issues (viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds NIL NIL NIL NIL NIL	Employer's Contributions 1050.56 95.64 56.10
Subsidiaries	(ix) Financing to stockbrokers for margin trading NiL	Expected return on plan assets 146.28 47.11 0
Additions during the year 0.51 0.00 Reduction during the year 0.15 4.74 Closing Balance 0.51 0.15 Total Provisions held 0.51 0.15 3. Derivatives 3.1 Forward Rate Agreements / Interest Rate Swaps (IRS) Singapore branch entered into Derivatives contracts of the nature of Interest Rate Swaps (IRS) to hedge on balance sheet assets. The notional principal value of Swaps was SGD 12.30 Milo (₹43.48 crore) for tenor ranging from 1-1/2 years to 3-1/2 years. IRS was undertaken for hedging purposes. The	Low	Actuarial gain (loss) on plan assets
i) The notional Principal of Swap agreement ii) Losses which would be incurred if counterparties failed to fulfill their obligations under the agreement iii) Collateral required by bank upon entering into swaps iv) Concentration of Credit Risk arising from the swaps v) Concentration of Credit Risk arising from the swaps v) The fair value of swap book The bank has not entered into any Forward Rate Agreement during the year under review.	The Bank has analysed its net funded exposure to various countries as on 31.03.2011 and such exposure to countries other than Singapore is well within the stipulation of 1% of the total assets of the Bank. In respect of Singapore, which is classified under 'Insignificant' risk category by ECGC Ltd., a provision of ₹ 3.47 Crore (previous year ₹ 3.61Crore) is available. 7.4 Details of Single Borrower Limit (GBL) accreded by the Bank (₹ Crore) Borrower Name	Nactual Company Pension Gratuity Leave Fund Fund Fund Encashment
3.2 Exchange Traded Interest Rate Derivatives The bank has not contracted any exchange traded interest rate derivatives during the year under review 3.3 Risk Exposure in Derivatives 3.3.1 Qualitative Disclosures Bank has been doing hedging of asset as well as liability using IRS. The hedging transactions have been accounted on an accrual basis. Swaps, which hedge interest bearing asset / liability, are accounted for as the asset or liability hedged. Valuation of outstanding swap contracts is on marked to market basis. All swap deals have been undertaken based on the guidelines of International Swaps Dealers' Association. Bank has adequate internal approvals and control systems prior to concluding transactions. There exists a clear functional segregation between (i) trading (Dealing) (ii) back office (settlement,	7.5 Unsecured Advances Out of total unsecured advances, advances secured by intangible securities such as rights, licenses, authority etc charged to the bank as collateral in respect of projects (including infrastructure projects) is ₹ 611.22 Crore. Estimated total value of such intangible collaterals mentioned above as on 31.03.2011 is ₹ 12206.28 Crore available for lenders having charge. 8. MISCELLANEOUS 8.1 Reconcilitation and Adjustments 8.1.1 Reconcilitation of the Branch Account is completed up to 31.03.2011. The Bank through various effective steps has achieved reduction in the outstanding entries. Adjustment of the remaining outstanding entries is in progress. As per the Management, 10548 entries aggregating to ₹ 7.55 crore are outstanding.	V. ACTUARIAL GAIN / LOSS RECOGNIZED Pension Fund Fund Gratuity Fund Fund Fund Leave Encashment Actuarial gain / (loss) for the year - Obligation (41.96) 27.13 (34.62) Actuarial gain / (loss) for the year Plan Assets (31.03) (7.83) 0 Total (gain) / loss for the year 72.99 (19.31) 34.62 Actuarial (gain) / loss recognized in the year 72.99 (19.31) 34.62 Unrecognized actuarial (gain) / loss at the end of the year 0 0 0 Current Year 2010-11 (₹ Crore) ▼ Crore) VI. AMOUNTS RECOGNISED IN THE BALANCE SHEET Pagalac Fund Gratuity Leave
monitoring and control) and (iii) accounting sections. In the derivatives segment, the bank is oling proprietary trading in Currency Futures (CF) and Overnight Index Swaps (OIS). The activities in this segment are governed by the Derivatives Policy approved by the bank's Board. Exchange traded FX Derivatives i.e. Currency Futures, are valued at the Exchange determined prices and the resultant gains and losses are recognized in the Profit and Loss account. The gain or loss in OIS transactions is booked in the Profit and Loss account on the maturity or unwinding of the deal whichever is earlier. For the purpose of valuation of outstanding OIS deals, the fair value of the total swap is computed on the basis of the amount that would be receivable or payable on termination of the swap as on the balance sheet date. Losses arising therefrom, if any, are fully provided for while the profits, if any, are ignored. The Bank is having the following products under derivatives.	8.1.2 In view of net credit position in respect of unreconciled entries in the Inter Branch Account outstanding for more than 6 months as on 31.03.2011, no provision is required. 8.1.3 Old outstanding entries in drafts payable, clearing adjustment, sundries receivable, sundry deposit accounts, etc. and in bank reconciliation relating to Reserve Bank of India and other banks are being regularly reviewed for appropriate adjustments. 8.1.4 Balancing of subsidiary ledgers/registers and reconciliation with general ledgers are in progress at some branches. In the opinion of the management, consequential financial impact of the above on the accounts will not be significant. 8.2 Amount of Provision made for Income Tax during the year:	Pension Fund
Overnight Index Swaps Currency Futures No naked positions under the said heads were outstanding as on 31 March 2011. 3.3.2. Quantitative Disclosures SI.No. Particulars Interest Rate Derivatives	Provision for Taxation (IT & WT) a) The disputed Income Tax demand outstanding as at 31 03 2011 amounts to ₹ 507.35 Crore (previous year ₹ 574.94 Crore), out of which ₹ 348.60 Crore (previous year ₹ 348.34 Crore) has been paid / adjusted by the Department against refund orders. Considering the various judicial pronouncements on similar issues in b) favour of the Bank and the Appeals filed by the Bank for earlier Assessment Years pending before various appellate authorities, no provision is considered necessary. The Bank has to pay tax under normal method for the current year. Hence, during the year, MAT entitlement credit to the tune of ₹ 120.00 Crore has been reversed out of the MAT credit entitlement assets created in the earlier years. Balance unstanding under MAT entitlement Credit	VI. AMOUNTS RECOGNISED IN THE BALANCE SHEET Pension Fund Gratuity Encashment
a) For hedging b) For Trading 2 Marked to Market Positions (1) a) Asset (+) b) Liability (-) 2 Credit Exposure (2) Likely impact on one percentage change in interest rate 100*PV01) a) On hedging derivatives b) On trading derivatives b) On trading derivatives c) 0.00 b) On trading derivatives c) 0.00 c) 0.00 c) 0.00 c) 0.00	account as on 31.03.2011 is ₹436.27 Crore. 8.3 Disclosure of Penalties imposed by RBI During the year, RBI has imposed penalty of ₹ 7.87 lakhs for shortfall in CRR and ₹ 2.50 lakhs for discrepancy in Currency Chest remittances. 8.4 Fixed Asset 8.4.1. Premisses include properties costing ₹ 11.11 Crore, the book value of which is ₹ 64.50 Crore (previous year ₹ 11.11 Crore and ₹ 66.27 Crore respectively), for which registration formaltiles are in progress. 8.4.2. Bank revalued its immovable properties during the year 2008-09 at fair market value by approved valuers and the resultant appreciation of ₹ 1057.76 Crore was credited to *Revaluation Reserve Account*. Depreciation on the revalued profit on amounting to ₹ 30.52 Crore (previous year ₹ 30.52 Crore) has been charged to Profit & Loss At, cand an equivalent withdrawal is made from the *Revaluation Reserve Account*.	VII. EXPENSES RECOGNISED IN THE STATEMENT OF PROFIT AND LOSS: Panion Fund Fund Encashment Leave Encashment
S Maximum and Minimum of 100*PV01 observed during the year a) On hedging Maximum 1.20 0.83 Minimum 0.53 0.48 D On Trading Maximum NA NA NA NA NA NA NA N	8.5 Break-up of 'Provisions & Contingencies' shown under the head Expenditure in Profit and Loss Account:	Expenses recognized in the statement of profit and loss 1050.38 95.64 59.60
Loss Account and thereafter an amount of ₹ 1.18 crore was appropriated towards Capital Reserve Account (net of taxes and amount required to be transferred to statutory reserves). 3.4.2 During the year, the Bank had transferred a portion of its Government Securities (SLR) held in the AFS category to the HTM category at the least of Cost / Book Value / Market price pursuant to enabling regulatory guidelines. The shifting of securities of ₹ 489.25 crore (previous year ₹ 170.12 crore) resulted in depreciation of ₹ 176.23 crore (previous year ₹ 49.23 crore). The depreciation provision available as on 31" March 2010 in GO1 AFS securities amounting to ₹ 138.72 crore was utilized and the balance amount of ₹ 37.51 crore was debited to PAL account on account of shifting. The Bank also shifted ₹ 1718.31 crore (previous year ₹ 1127.08 crore) of government securities from HTM to AFS with out incurring any depreciation. In case of securities classified under HTM category, if acquisition cost is more than the face value, the premium is amortized over the remaining period to	V) Restructured Advances (2.50) 80.43 Vi) Others (128.97) 19.54 Total 1577.61 1192.36 S.6 Floating Provisions: (₹ Crore) (a) Opening Balance (1 st April) 2010.11 2009.10 (b) Additions during the year 0.00 100.00 (c) Reduction during the above year 65.42* NIL (d) Closing Balance (31 st March) 100.00 100.00 Towards NPA provisioning requirement under Agricultural Debt waiver and Debt Relief Scheme 2008	Transitional Liability recognized in the year 61.60 5.20 12.40 Past service cost - non-vested benefits 0 0 0 Past service cost - vested benefits 0 0 0 Expenses recognized in the statement of profit and loss 245.62 27.79 81.84 Current Year 2010-11 (₹ Crore) VIII. MOVEMENTS IN THE LIABILITY RECOGNIZED IN THE BALANCE SHEET Pension Fund Gratuity Leave Leave Copening net liability 0 0 0 0 237.20 Expense as above 1050.38 95.64 59.50
maturity. For the Financial Year 2010-11, a sum of ₹ 43.38 crore (previous year ₹ 71.05 crore) has been amortized and the same is reflected as a deduction from 'income on Investments'. 4. ASSETS QUALITY 4.1.1 Non-Performing Assets (₹ Crore) Items 2010-11 2009-10	8.7 Customer Complaints :	Contribution paid
(b) Additions during the year (c) Reductions during the above period (d) Closing Balance (iii) Movement of Net NPAs (a) Opening Balance (b) Additions during the year (c) Reductions during the year (d) Closing Balance (e) Additions during the year (c) Reductions during the above period (d) Closing Balance (iv) Movement of Provision for NPAs (excluding provisions on standard	(d) No. of complaints pending at the end of the year 13. Classification / Reporting on Movement of NPA in credit card receivables is done as per RBI guidelines and Board approved Policy C.ATM Complaints (a) No. of complaints pending at the beginning of the year 478 (b) No. of complaints received during the year 71679 (c) No. of complaints redressed during the year 71670 (d) No. of complaints pending at the end of the year 71670 8.8 Number of awards passed by the Bankking Ombudsman and implemented by the Bank is as follows:	X. AMOUNT FOR THE CURRENT YEAR
assets and Floating Provisions (a) Opening Balance	(a) Unimplemented awards at the beginning of the year 5 (b) Awards passed by Banking Ombudsman during the year 3 (c) Awards implemented during the year 6 (d) Appeal against the awards allowed in the High Court - (e) Unimplemented awards at the end of the year 2 8.9 Classification of customer complaints received during the quarter ended 31.03.2011 compared to the quarters ended 31.12.2010 and previous quarters: SI. Complaints received during the quarter ending No. 30.06.2010 30.09.2010 31.12.2010 31.03.2011 No. % No. % No. %	IX. AMOUNT FOR THE PREVIOUS YEAR
Standard No. of Borrowers Mechanism Restructuring 96 5457	1 Return of cheques	Select S
Advances Amount outstanding - 0.04	6 Payment of Pension 31 9 40 12 79 13 76 14 7 Deposits/Payment of Interest 80 24 47 14 116 19 102 19 8 Disposal of Ioan applications 112 34 137 40 186 31 205 39 9 Complaint against staff 4 1 1 9 3 9 9 2 12 2 2 10 Settlement of claim 4 1 6 2 7 1 7 1 7 1 11 ATM & other technology 75 22 68 20 152 25 103 19 related matters. TOTAL 33 100 336 100 596 100 541 100 8.10 Letter of comfort issued by the Bank:	Total
Standard advances restructured Sub Standard advances restructured No. of Borrowers Wechanism 161 3161	During the year ended 31.03.2011, 573 letters of comfort have been issued by the bank amounting to ₹ 3214.98 Crore. The letters of comfort outstanding as on 31.03.2011 are 331 amounting to ₹ 1180.94 Crore. 8.11 In view of the Letter of Responsibility given by the Bank to the Monetary Authority of Singapore, the Bank maintains deposit to the extent of USD 43 mio (equivalent to INR 191.76 Crore approx as on 31.03.2011) with Singapore Branch to meet the minimum Net adjusted Capital Funds requirement of the Branch. 8.12 Implementation of Agricultural Debt Waiver and Debt Relief Scheme, 2008 notified by Government of India Under Agricultural Debt Waiver to Small and Marginal Farmers, Bank has submitted Final Audited claim to the tune of ₹ 459.01 crores has been reimbursed by RBI. The "Supplementary Claim" under Debt Waiver will be submitted to RBI before cut-offate i.e. 30.06.2011.	segment comprising of 'Treasury', 'Corporate / Wholesale Banking', 'Retail Banking' and 'Other Banking Operations' and Secondary segment being the geographical segment comprising of 'Domestic' and 'International' as follows: Segment Reporting
Doubtful advances	The Final Audited claim under Debt Relief to "Other Farmers": has been submitted to RBI for ₹ 57.57 crores on 30.6.2010 and got reimbursed. The "Additional Final Claim" under Debt Relief will be submitted to RBI before the cut-off date i.e. 30.06.2011. 8.13 Indian Bank Trust for Rural Development: Indian Bank Trust for Rural Development has been set up by the Bank on 22.09.08 to exclusively focus on rural development and accomplish perceptibly better results by coordinating with various other players/ agencies who are also engaged in the development of rural areas. Total Contribution committed by the Bank to the Trust is ₹10.00 Crore. Contribution made by the Bank during the year is ₹10.00 crores. Under the Trust, Financial Literacy and Credit Counseling Centres (FLCCs) have been ablished in two centres (Dharmapuri & Puducherry) to provide financial literacy and credit counseling to the general public, free of cost. Indian Bank Self Employment Training Institute (INDSETIs) have been established in five centres (Salem, Puducherry) core, Tiruvallur) to impart	Revenue 2426.62 2.293.71 4598.92 3575.00 3456.87 3.100.15 60.51 61.91 10542.92 9.030.77 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Unallocated expenses 657.22 395.74 Net Profit before tax 2634.46 2.351.61 Income Taxes 920.39 796.62 Revenue 2426.62 2.293.71 4598.92 3675.00 3456.87 3.100.15 60.51 61.91 10542.92 9.030.77 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Horizonta 2634.46 2.351.61 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 10542.92 9.030.77 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Horizonta 2634.46 2.351.61 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1558.47 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1.110.21 1030.97 862.39 60.51 61.91 3291.68 2.747.35 Result 641.73 712.84 1.110.21 1030.97 862.39 60.51
fair value	rraining to imaper training train	1714.07 1554.99 1714.07 1554.99
4.4 Details of non-performing financial assets purchased: (₹ Crore) A. Details of non-performing financial assets purchased: (₹ Crore) Particulars 2010-11 2009-10 1. (a) No. of accounts purchased during the year NIL NIL (b) Aggregate outstanding NIL NIL (c) Aggregate outstanding NIL NIL NIL NIL NIL (b) Aggregate outstanding NIL NIL B. Details of non-performing financial assets sold (₹ Crore) Particulars 2010-11 2009-10	Available balance with the Trust account (including FD of Rs 9.77 crores) 8.14 Concentration of Deposits, Advances, Exposures and NPAs (As compiled by the Bank) 8.14.1 Concentration of Deposits. (Amount in ₹ Crore) Total Deposits of twenty largest depositors (domestic only) Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank 10.40 8.14.2 Concentration of Advances Total Advances to twenty largest borrowers Percentage of Advances of twenty largest borrowers to Total Advances of the Bank 110.02% 8.14.3 Concentration of Exposures Percentage of Advances of twenty largest borrowers to Total Advances of the Bank 12.02% 8.14.3 Concentration of Exposures (Amount in ₹ Crore)	Unabilities 10071.35 8 720.91
1. No. of accounts sold NIL	Total Exposures to twenty largest borrowers/customers Percentage of Exposures of twenty largest borrowers/customers to Total Exposures of the Bank on borrowers/ customers 3.14.4 Concentration of NPAs B.14.4 Concentration of NPAs Total Exposures to too four NPA accounts 1.15 Sector-wise NPA 3.16 Sector-wise NPAs Sector 1. Agriculture & Allied activities 1. Agriculture & Allied activities 2. Industry (Micro, small, Medium and Large) 3. Services 1.25%	Names of the Related Parties and their relationship with the Bank : a) Subsidiaries : i. Ind Bank Housing Ltd. ii. Indbank Merchant Banking Services Ltd. iii. Indfund Management Ltd. b) Associates : (Regional Rural Banks) i) Pallavan Grama Bank ii) Saptagiri Grameena Bank iii) Puduval Bharathiar Grama Bank
Particulars 2010-11 2009-10	A. Personal Loans 1.20%	c) Key Managerial Personnel: Shri. Th M Bhasin Chairman & Managing Director Shri. Anup Sankar Bhattacharya Executive Director (upto 30.09.2010) Shri. V Rama Gopal Executive Director Shri Rajeev Rishi Executive Director (from 01.10.2010) d) Shareholding of non-executive Directors: SI No. Name of the non-executive Director 1. Shri. C K Ranganathan 2. Shri. Narendra Kumar Agrawal 100
Particulars 1 day 2-7 days 8-14 days 28 days 0.0	Gross NPAs as on 31 st March 2011 (closing balance (A-B) 740.31	Related Party transactions are as under: a) Remuneration paid to Key Management Personnel during the year ₹ 58.52 lakhs (previous year ₹ s 67.94 lakhs) Shri. TM Bhasin, CMD Remuneration paid (01.04.10 to 31.03.11) Shri. Anup Sankar Bhattacharya, Ex-ED Remuneration paid (01.04.10 to 30.09.10) Remuneration paid (01.04.10 to 30.09.10) ₹ 5.66 lakhs Performance Linked incentive DA Arrears Shri. V Rama Gopal, ED
Investments	DISCLOSUNS IN TERMS OF ACCOUNTING STANDARDS (AS): 9. 1 CASH FLOW STATEMENT (AS 3) The Cash Flow statement for the year 2010-11 is annexed separately. 9.2 EMPLOYEE BENEFITS (AS 15) 9.2.1 A sum of ₹ 92 crore has been charged to Profit & Loss Account towards transitional liability arising upon first time implementation of AS 15 during the financial year 2007-08. The remaining unrecognized transitional liability is to be charged to Profit & Loss Account in the remaining one year is ₹ 92 crore 9.2.2 charged to Profit & Loss Account in the remaining one year is ₹ 92 crore to the profit of the pension of the profit of the profit of the profit of the pension of the profit of the profit of the pension of the profit of the profi	Remuneration paid (01.04.2010 to 31.03.2011) \$\frac{1}{2}\$ 11.53 lakhs Performance Linked Incentive \$\frac{2}{2}\$ 2.07 lakhs \$\frac{1}{2}\$ 2.07 lakhs \$\frac{1}{2}\$ 2.07 lakhs \$\frac{1}{2}\$ 3.01 \$\frac{1}{2}\$ 5.65 lakhs
Assets 415.57 170.81 115.83 362.08 1578.02 532.31 338.47 450.13 743.93 429.77 5136.92	the employees of the banks was also enhanced pursuant to the amendment to the Payment of Gratuity Act, 1972. As a result, the actuarial valuation of such gratuity liability of the Bank has increased by ₹ 166.00 crores	Continued in Next Page