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Indian Bank
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कार्पोरेट कार्यालय / CORPORATE OFFICE
निवेशक सेवा कक्ष **Investor Services Cell**
द्वितीय तल, 'सी' विंग 2nd Floor, 'C' Wing
254–260 अव्वै षण्मुगम सालै, Avvai Shanmugam Salai
रायपेट्टा Royapettah
चेन्नै **Chennai 600 014**

Ref : ISC / 354 / 2017-18

July 21, 2017

The Vice President
National Stock Exchange of India Ltd.,
"Exchange Plaza"
Bandra Kurla Complex
BANDRA (East)
MUMBAI 400 051.

Dear Sir,

Sub : Corporate Announcement – NSE Symbol : INDIANB

Further to our letter dated July 21, 2017, furnishing the Standalone Reviewed Financial Results of the Bank for the quarter ended June 30, 2017, we enclose copies of the Press Release and Presentation released on the financial results.

We request you to take on record the same.

Yours faithfully,

Bimal Shah
Company Secretary

Encl: a.a.

इंडियन बैंक
Indian Bank

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 2017

The **Board of Directors of Indian Bank** approved the Bank's audited results for the quarter ended June 30, 2017 at their meeting held in Chennai on Friday, July 21, 2017.

Profitability

- Bank earned a **Net profit** of ₹372.41 crore for the quarter ended June 30, 2017, an increase of 21.16% over ₹307.36 crore for the quarter ended June 30, 2016.
- **Operating profit** of the Bank grew by 38.66% to ₹1252.39 crore for quarter ended June 30, 2017 as against ₹903.18 crore during the corresponding period of the previous Year.
- The Bank's **Total income** for the quarter ended June 30, 2017 was ₹4788.04 crore, up from ₹4512.96 crore for the quarter ended June 30, 2016.
- **Net revenues** (net interest income plus other income) increased by 25.84% to ₹2111.56 crore for the quarter ended June 30, 2017 as against ₹1677.99 crore for the corresponding quarter of the previous year.
- **Net interest income** (interest income less interest expenditure) for the quarter ended June 30, 2017 grew by 18.05% to ₹1459.49 crore from ₹1236.32 crore for the quarter ended June 30, 2016.
- **Cost-to-income ratio** for the quarter was 40.69% as against 46.17% for the corresponding quarter ended June 30, 2016.
- **Other income** (non-interest revenue) at ₹652.07 crore was 30.88% of the net revenues for the quarter ended June 30, 2017 and grew by 47.64% over ₹441.67 crore in the corresponding quarter ended June 30, 2016.
- **Operating expenses** for the quarter ended June 30, 2017 were ₹859.16 crore, as against ₹774.80 crore during the corresponding quarter of the previous year.
- **Provisions and contingencies** for the quarter ended June 30, 2017 were ₹879.99 crore as against ₹595.83 crore for the corresponding quarter ended June 30, 2016.
- **Return on Average Assets (RoA**) improved to 0.66% for the quarter ended June 30, 2017 as against 0.60% in the corresponding quarter ended June 30, 2016.
- **Return on Equity (RoE)** improved to 10.17% for the quarter ended June 30, 2017 as against 9.00% for the quarter ended June 30, 2016.
- **Net interest margin (NIM**) touched 2.73% for the quarter ended June 30, 2017 as against 2.47% for the quarter ended June 30, 2016.

INDIAN BANK - QE JUNE 2017

Assets & Liabilities

- **Total balance sheet size** as of June 30, 2017 was ₹2,19,069 crore as against ₹2,03,979 crore as of June 30, 2016.
- **Total deposits** as of June 30, 2017 were ₹1,91,462 crore, an increase of 7.91% over June 30, 2016. **Current account deposits** grew by 33.81% over the previous year to reach ₹11,316 crore and **Savings account deposits** grew by 20.62% over the previous year to reach ₹57060 crore. **CASA deposits (Domestic) to total domestic deposits** increased to 36.52% as on June 30, 2017 from 32.09% as on June 30, 2016. **Advances** as of June 30, 2017 stood at ₹1,33,892 crore, with an increase of 4.99% over June 30, 2016.

Capital Adequacy

- The Bank's total Capital Adequacy Ratio (CAR) as per Basel III guidelines, was at 13.58% as at June 30, 2017 (13.98% as at June 30, 2016) as against a regulatory requirement of 10.25% including Capital Conservation Buffer of 1.25%. Tier-I CAR was at 12.09% as on June 30, 2017 compared to 12.76% as at June 30, 2016. Risk-weighted Assets were at ₹1,32,592.10 crore (₹1,18,062.22 crore as at June 30, 2016).

Asset Quality

- **Gross non-performing assets** were at 7.21% of Gross advances as on June 30, 2017, as against 7.47% as on March 31, 2017.
- **Net non-performing assets** were at 4.05% of net advances as on June 30, 2017, as against 4.39% as on March 31, 2017.

Network

- As of June 30, 2017, the Bank's distribution network included 2684 Domestic branches, 3 Overseas branches and 3082 ATM/BNAs as against 2581 Domestic branches, 3 Overseas branches and 2958 ATM/BNAs as of June 30, 2016. Of the Domestic branches, 1437 are in semi-urban and rural areas. Number of employees of the Bank were 20,685 as of June 30, 2017.

National Goals

- Priority Sector portfolio increased from ₹50,015 crore as of June 30, 2016 to ₹56,217 crore as of June 30, 2017. Priority sector advances as a percentage of ANBC as on June 30, 2017 stood at 45.08%.

INDIAN BANK - QE JUNE 2017

- Advances to Weaker Section increased from ₹14,336 crore as on June 30, 2016 to ₹15,027 crore as on June 30, 2017.

Awards and Accolades

- Bank won the **"First Rank – National Award for Excellence in Lending to Micro Enterprises during 2015-16"** from Shri Kalraj Mishra, Hon'ble Union Minister for MSME on the occasion of **'United Nations MSME Day'** on 27/06/2017.
- Bank has been awarded **'Third Prize for the year 2014 – 15'** in the recently conducted Rural Self Employment Training Institutes (RSETI) RSETI DIWAS at New Delhi, in recognition of the "Leadership, direction and support" given to the RSETIs (INDSETIs) presented by Shri. Narendra Singh Tomar, Hon'ble Minister of Rural Development, Shri. Ram Kripal Yadav, Hon'ble Minister of State of Rural Development & Shri. Santosh Kumar Gangwar, Hon'ble Minister of State of Finance.
- Bank won SHG award from Hon'ble Finance Minister Shri Arun Jaitley at New Delhi for contribution to SHG movement, being one among the two PSBs which has credit linked the largest number of SHGs.

New Technology Initiatives

- **Online Portal for GST Number Updation:** Bank created an online portal for customers to enter the GST number in web portal for seeding in CBS.
- **Goods & Services Tax Network:** Bank has enabled online collection of GST through net banking and over the counter through branches in cash/cheque/DD mode.
- **Bi-lingual Net Banking:** Bank has provided an option to view the net banking site in Hindi.

Other Highlights

- **PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):** 100% of Point of Sales (PoS) devices of the Bank enabled for carrying out RuPay Card transactions as against the industry average.
- **PRADHAN MANTRI MUDRA YOJANA (PMMY):** Disbursements during Q1 FY 2017-18 were to the tune of ₹332.62 crore under various schemes viz., Shishu, Kishore and Tarun.

Chennai
July 21, 2017

INDIAN BANK - Q1 JUNE 2017

PERFORMANCE ANALYSIS
Q1 2017-18

July 21, 2017
CHENNAI

इंडियन बैंक
Indian Bank

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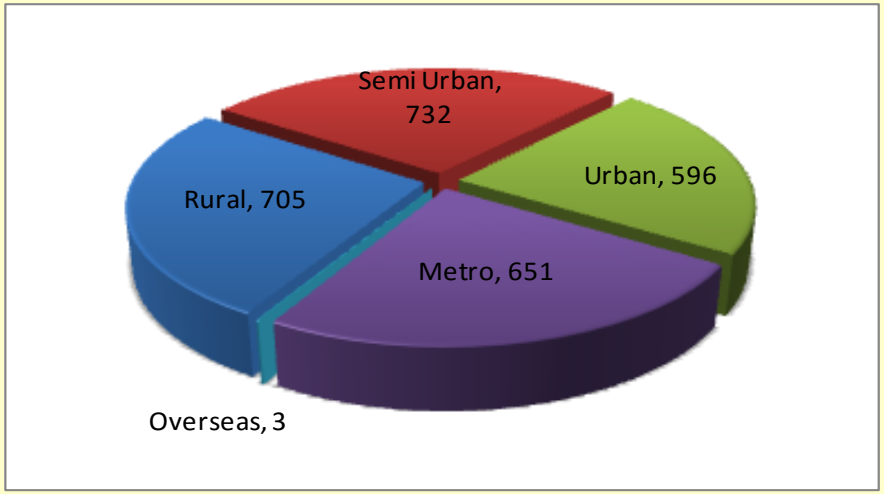
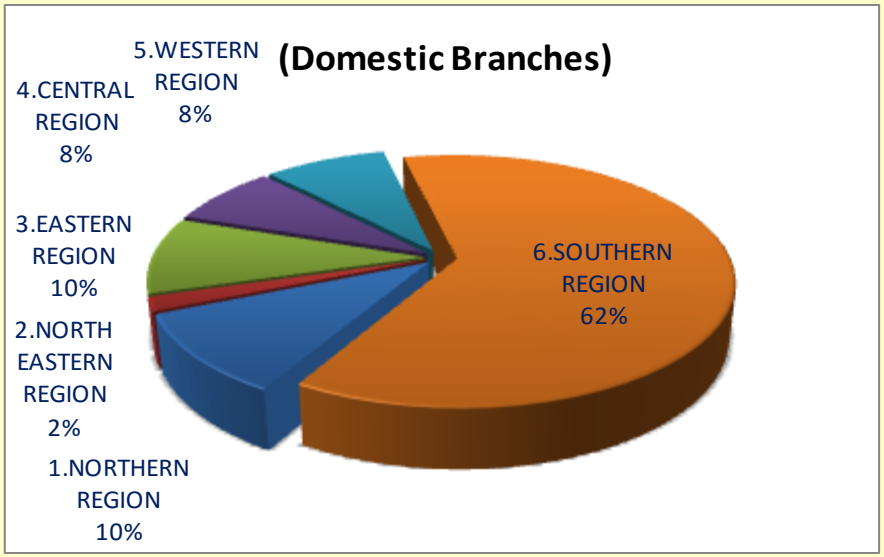
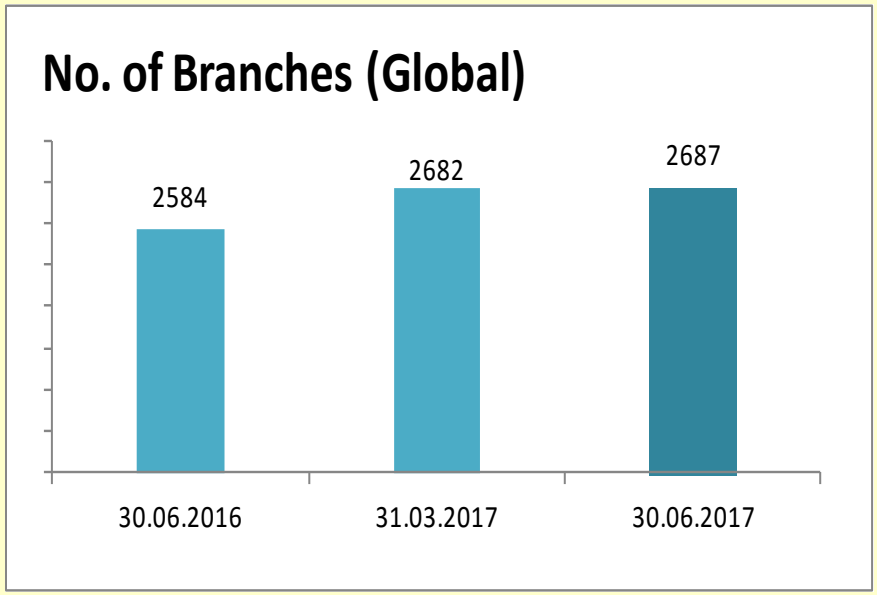
Branch Network







Ratings

S&P (International)
(BBB-/STABLE/A-3)

CARE (AT I) AA+/STABLE
CRISIL(ATI) AA+/STABLE

CRISIL (Upper Tier II)
AAA/STABLE

CRISIL (Lower Tier II)
AAA/STABLE

Performance Highlights Q1 2017-18

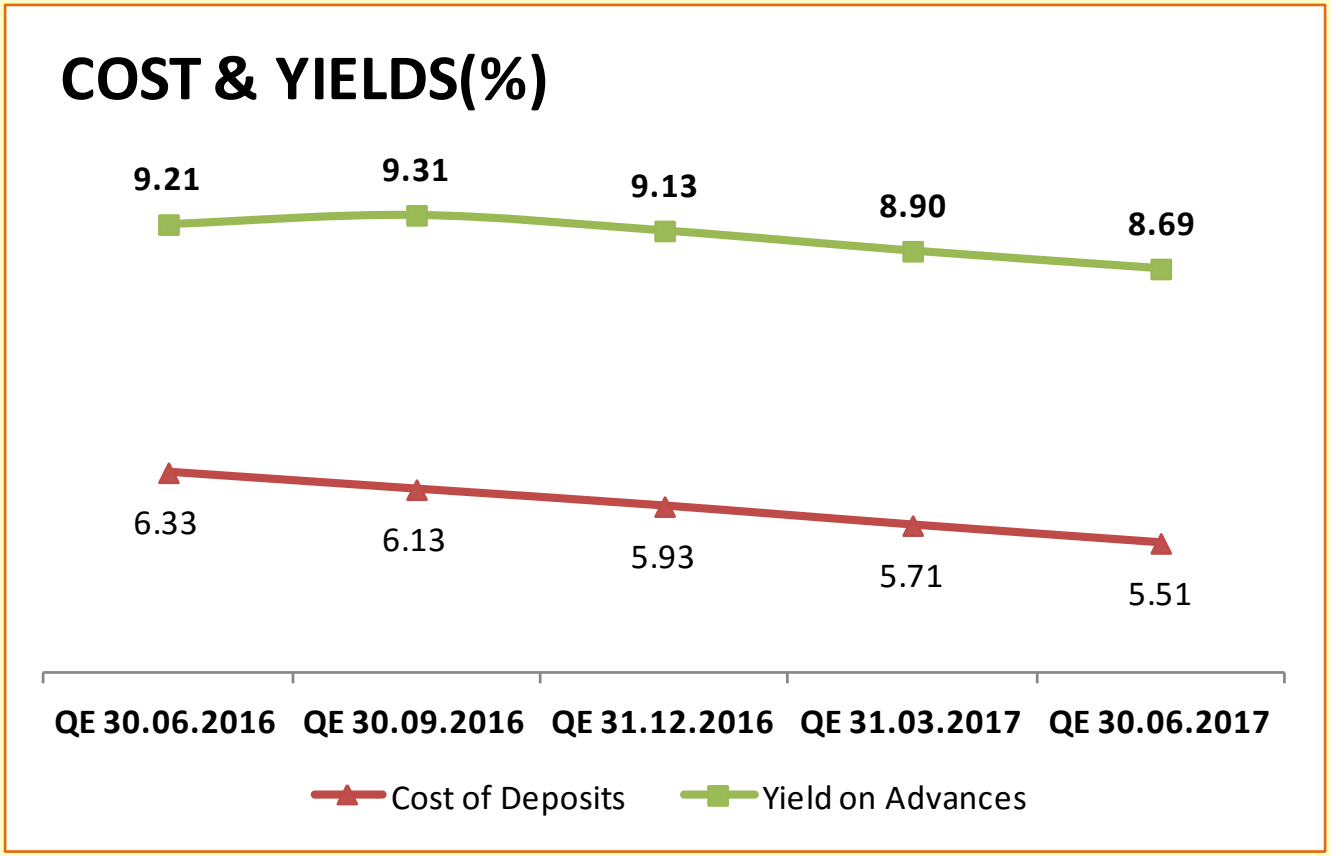
- **Operating Profit** was at ₹1252.39 crore for the quarter ended June 30,2017 (Y-o-Y growth 38.66%)
- **Net Profit** was at ₹372.41 crore for the quarter ended June 30,2017 (Y-o-Y growth 21.16%)
- **Other Income** grew by 47.64% (Y-o-Y) to ₹ 652.07 crore for the quarter ended June 30,2017.
- **Net interest Income** was at ₹1459.49 crore for the quarter ended June 30,2017 (Y-o-Y growth 18.05%)
- **Cost-Income Ratio** for the quarter was at 40.69% down from 46.17% as at the end of corresponding period last year
- **Gross NPA** was at 7.21% (down from7.47% as on 31.03.2017)
- **Net NPA** was at 4.05% (down from 4.39% as on 31.03.2017)
- **Provision Coverage Ratio** was at 61.65% (up from 58.14% as on 31.03.2017)
- **CRAR** was at 13.58%

Key Financial Ratios

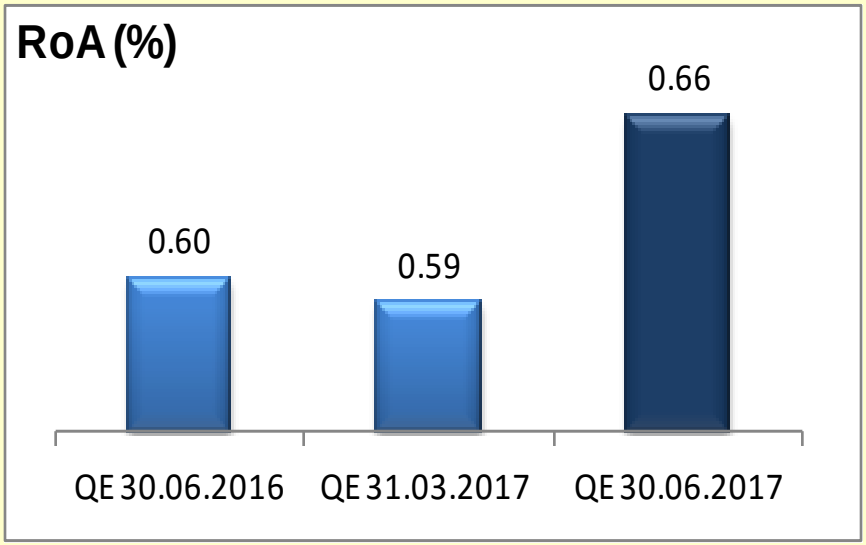
(% Annualized)

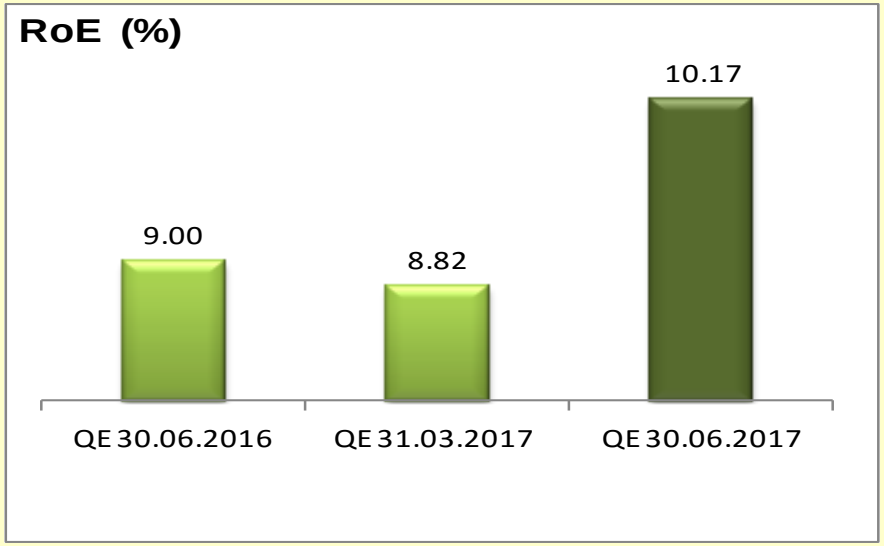
Parameters (Global)	QE 30.06.2016	QE 31.03.2017	QE 30.06.2017
Cost of Deposits	6.33	5.71	5.51
Cost of Funds	5.53	4.85	4.76
Yield on Advances	9.21	8.90	8.69
Yield on Funds	7.94	7.41	7.36
Return on Assets (RoA)	0.60	0.59	0.66
Net Interest Margin			
Global	2.47	2.70	2.73
Domestic	2.52	2.75	2.79
Return on Investments (Domestic)	8.70	7.88	8.89
Return on Average Networth (RoE)	9.00	8.82	10.17
Business per Employee (₹ in lakhs)	1515.94	1487.73	1513.36
Business per Branch (₹ in crore)	118.02	117.32	121.08
Operating Profit to Business (%)	1.18	1.36	1.54
Net profit to Business (%)	0.40	0.41	0.46
Other Income to Total Income (%)	9.79	12.72	13.62
Cost to Income Ratio (%)	46.17	45.69	40.69
Provision Coverage Ratio	53.89	58.14	61.65

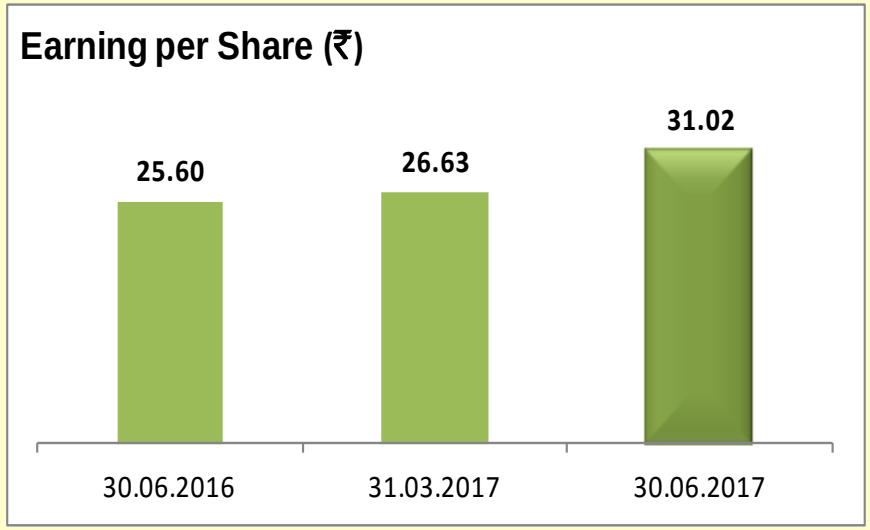
Performance Ratios (Global)

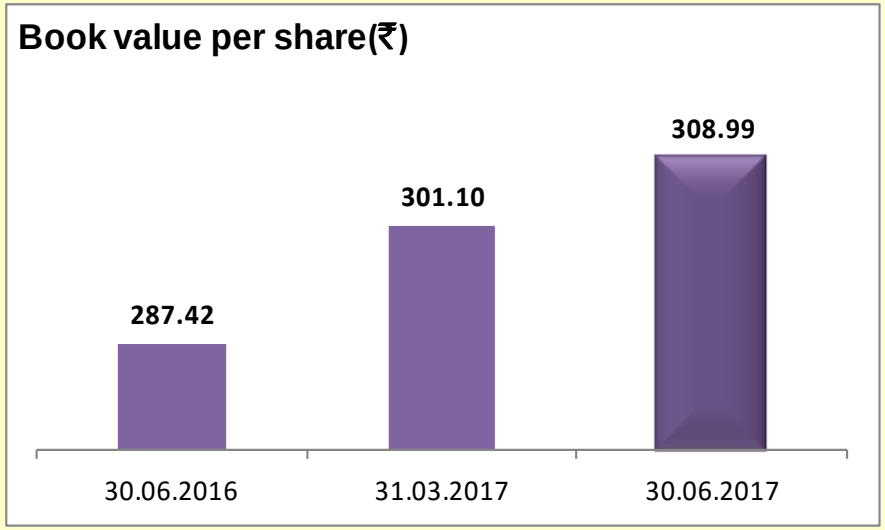


Key Financial Ratios (Contd.)

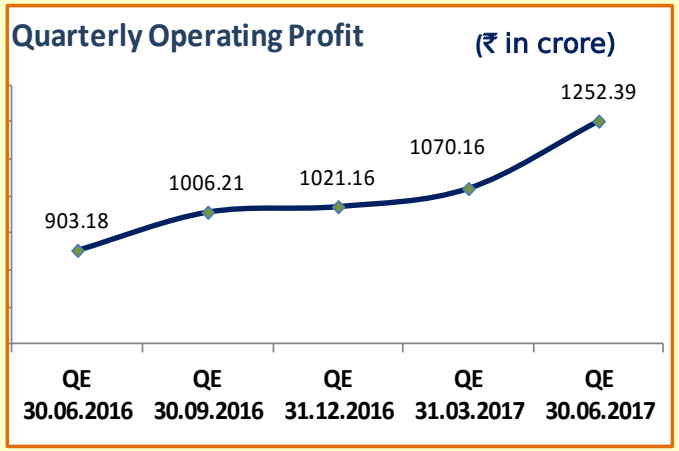


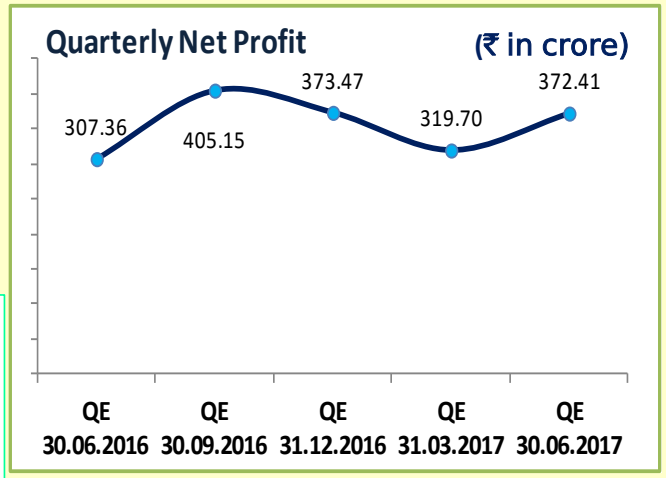


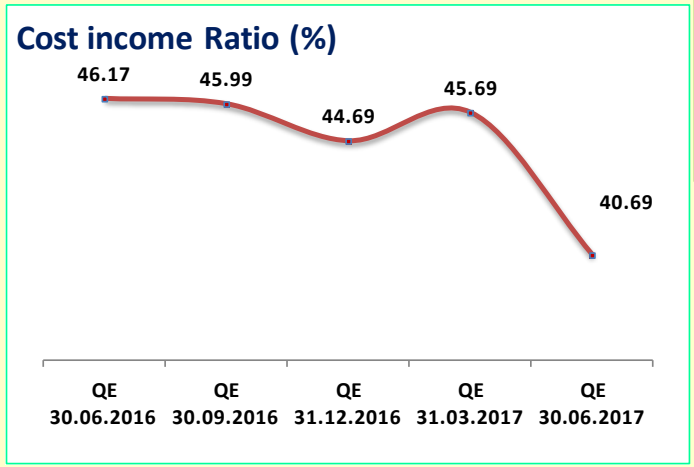


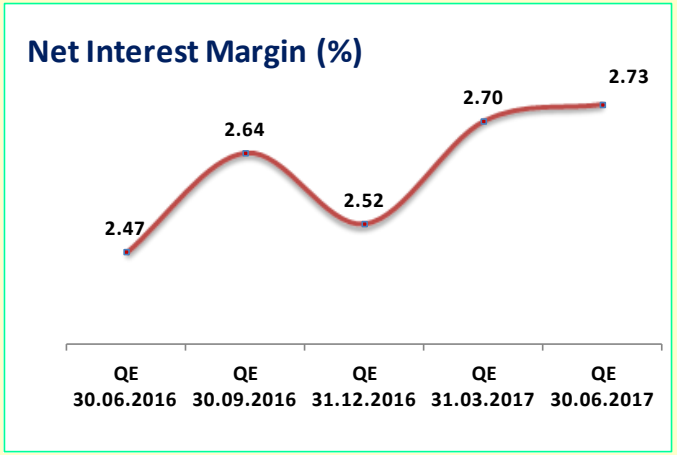


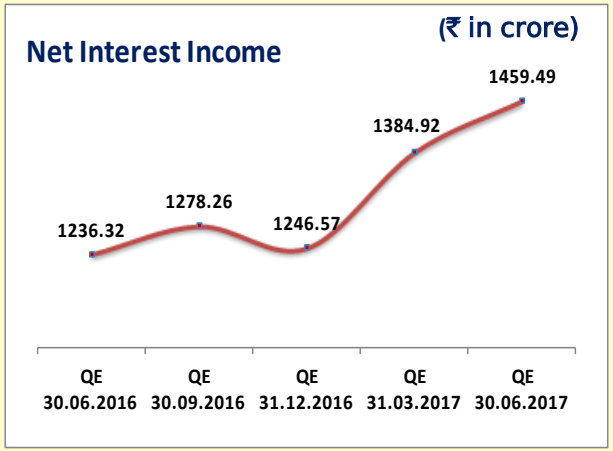
Financial Parameters- Profitability (Global)











Profitability Ratios

Sl No	Particulars	QUARTER ENDED		
		30.06.2016	31.03.2017	30.06.2017
1	Operating profit to AWF (%)*	1.76	1.97	2.23
2	Cost to Income ratio (%)	46.17	45.69	40.69
3	Salary expenses to Total expenses (%)	13.45	14.56	14.45
4	Salary Expenses to AWF (%)*	0.95	0.95	0.91
5	Other Operating Expenses to AWF (%)*	0.56	0.71	0.62
6	Book value (₹)	287.42	301.10	308.99
7	Earnings per share (₹)	25.60	26.63	31.02

*AWF - Average Working Funds

Profit Position

(₹ in crore)

Sl. No	Parameters	QUARTER ENDED			
		30.06.2016	31.03.2017	30.06.2017	Y-o-Y(%)
1	Interest Income	4071.29	4016.51	4135.98	1.59
2	Interest Expenses	2834.97	2631.59	2676.49	-5.59
3	NII (Spread 1-2)	1236.32	1384.92	1459.49	18.05
4	Other Income	441.67	585.38	652.07	47.64
5	Operating Expenses	774.80	900.15	859.16	10.89
6	Contribution (4-5)	-333.13	-314.77	-207.09	xx
7	Operating Profit (3+6)	903.19	1070.17	1252.39	38.66
8	Net Profit	307.36	319.70	372.41	21.16

Income & Expenditure

(₹ in crore)

Particulars	Actuals			
	30.06.2016	31.03.2017	30.06.2017	Y-o-Y(%)
Interest on Advances	2936.88	2767.02	2840.51	-3.28
Interest on Investments	1113.92	1215.68	1263.37	13.42
Other Interest Income	20.49	33.81	32.10	56.63
Total Interest Income	4071.29	4016.51	4135.98	1.59
Other Income	441.67	585.38	652.07	47.64
Total Income	4512.96	4601.89	4788.04	6.10
Interest Expenditure	2834.97	2631.59	2676.49	-5.59
Operating Expenditure	774.80	900.15	859.16	10.89
Salary Expenditure	485.59	514.27	510.99	5.23
Total Expenditure	3609.78	3531.73	3535.65	-2.05
Net Interest Income	1236.32	1384.92	1459.49	18.05
Net Interest Margin (%)	2.47	2.70	2.73	xx

Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			Y-o-Y Growth(%)
	30.06.2016	31.03.2017	30.06.2017	
Commission, Exchange, Brokerage & Misc Income	143.26	257.36	191.01	33.33
Profit/loss on sale of investments	184.02	135.18	303.32	64.83
ATM acquirer fee received	33.77	43.27	44.27	31.09
Exchange profit	33.39	22.47	44.37	32.88
Recovery in written - off accounts	35.85	53.88	53.38	48.90
Others	11.38	73.22	15.72	38.14
Total Non Interest Income	441.67	585.38	652.07	47.64

Other Operating Expenses

(₹ in crore)

Particulars	QUARTER ENDED			Y-o-Y Growth (%)
	30.06.2016	31.03.2017	30.06.2017	
Rent, Taxes & Lighting	56.29	82.06	82.66	46.85
Depreciation	37.31	45.56	32.98	-11.61
Repairs & Maintenance	19.80	26.22	21.94	10.81
Insurance	45.37	50.05	49.90	9.98
Fees Others	16.83	23.29	15.60	-7.31
ATM Issuer Fee Paid	39.87	42.71	45.38	13.82
Others	73.74	115.99	99.71	35.22
Other Operating Expenditure	289.21	385.88	348.17	20.39

Performance Highlights Q1 2017-18

(₹ in crore)

Details	30.06.2015	30.06.2016	Y-o-Y (2016)	31.03.2017	30.06.2017	Y-o-Y (2017)	
						Amt	(%)
Total Deposits (Global)	**175438**	**177423**	**1.13**	**182509**	**191462**	**14039**	**7.91**
Savings Bank Deposits (Global)	42364	47307	11.67	57334	57060	9753	20.62
Current Accounts Deposits(Global)	7653	8457	10.51	9833	11316	2859	33.81
CASA (Global)	50017	55764	11.49	67167	68376	12612	22.62
CASA (%) to Total Deposits	**28.51**	**31.43**	**xx**	**36.80**	**35.71**	**xx**	**xx**
Total Advances (Global)	**124998**	**127533**	**2.03**	**132145**	**133892**	**6359**	**4.99**
Total Advances (Domestic)	**118727**	**122173**	**2.90**	**126489**	**127750**	**5578**	**4.57**
Agriculture	**23237**	**23365**	**0.55**	**24820**	**25628**	**2263**	**9.69**
MSME	**16196**	**20340**	**25.59**	**23864**	**24080**	**3740**	**18.39**
Personal Segment Loans	**17931**	**18700**	**4.29**	**20635**	**21369**	**2669**	**14.27**
Corporate & Others	**61363**	**59767**	**-2.60**	**57170**	**56673**	**-3094**	**-5.18**
Of which:Public Sector Enterprise	17744	18053	1.74	16716	15674	-2379	-13.18

Business Parameters - Profile

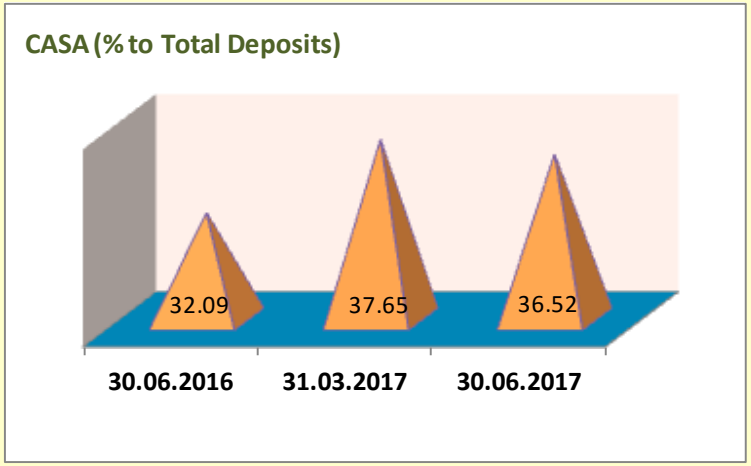
(₹ in crore)

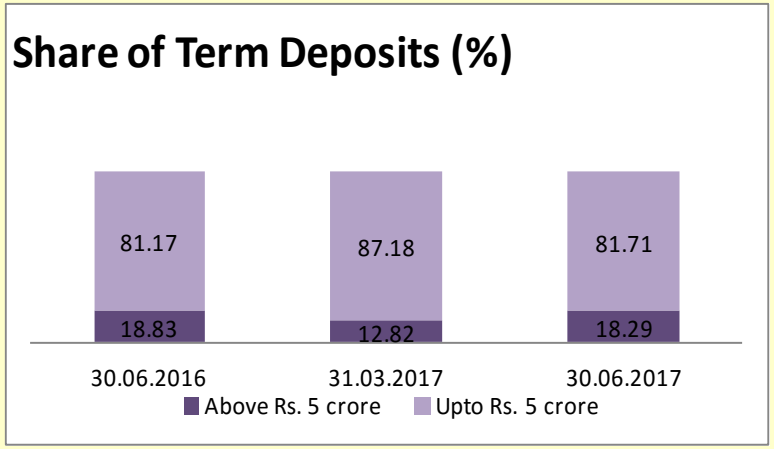
Details	30.06.2016	31.03.2017	30.06.2017	Y-o-Y	
				Amt	(%)
Global Business	304956	314654	325353	20397	6.69
Domestic	294036	303573	313705	19669	6.69
International	10920	11081	11648	728	6.66
Global Deposits	177423	182509	191462	14039	7.91
Domestic	171863	177084	185956	14093	8.20
International	5560	5425	5506	-54	-0.97
Gross Advances	127533	132145	133892	6359	4.99
Domestic	122173	126489	127750	5578	4.57
International	5360	5656	6142	781	14.57

Deposit Profile - Domestic

(₹ in crore)

Details	30.06.2016	31.03.2017	30.06.2017	Y-o-Y	
				Amt	(%)
CASA	55157	66677	67916	12759	23.13
Current Deposits	7924	9415	10930	3006	37.93
Savings Deposits	47233	57262	56986	9753	20.65
CASA Ratio (%)	32.09	37.65	36.52		
of which Savings Bank Ratio (%)	27.48	32.34	30.64		
Term Deposits	116372	109886	117824	1452	1.25





Investments

Shifting of Securities during the quarter:

- From AFS to HTM category: ₹ 13436.45 crores (Book Value)
- From HTM to AFS category: ₹ 14510.56 crores (Book Value)

(₹ in crore)

Parameters	30.06.16	31.03.17	30.06.17
Gross Domestic Investment (Without netting LAF borrowing)	52822	67483	61500
SLR	41567	56788	51179
Non SLR	11255	10694	10322
Held For Trading (HFT)	86	354	36
Available For Sale (AFS)	15898	27697	22964
Held To Maturity (HTM)	36838	39431	38501
Modified Duration Trading Portfolio	3.87	4.92	3.78

(₹ in crore)

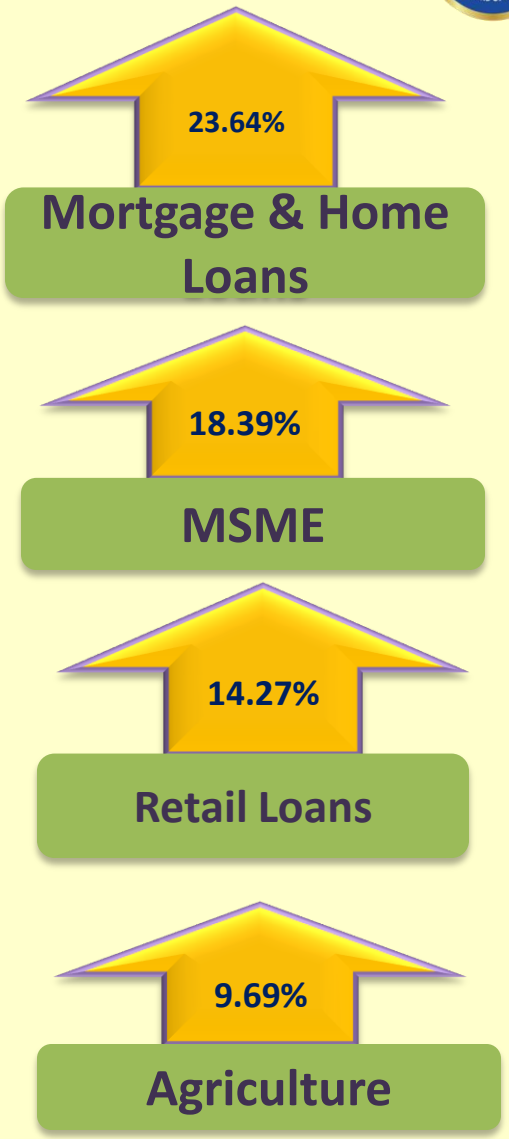
Parameters	30.06.16	31.03.17	30.06.17
Central Government Securities	33133	45542	39562
State Government Securities	8092	11210	11395
Other Approved Securities	36	36	36
Debentures & Bonds	8522	8923	8552
Shares	556	683	750
Others	2483	1089	1205
Gross Domestic Investment (Without netting LAF)	52822	67483	61500

Advances profile - Domestic

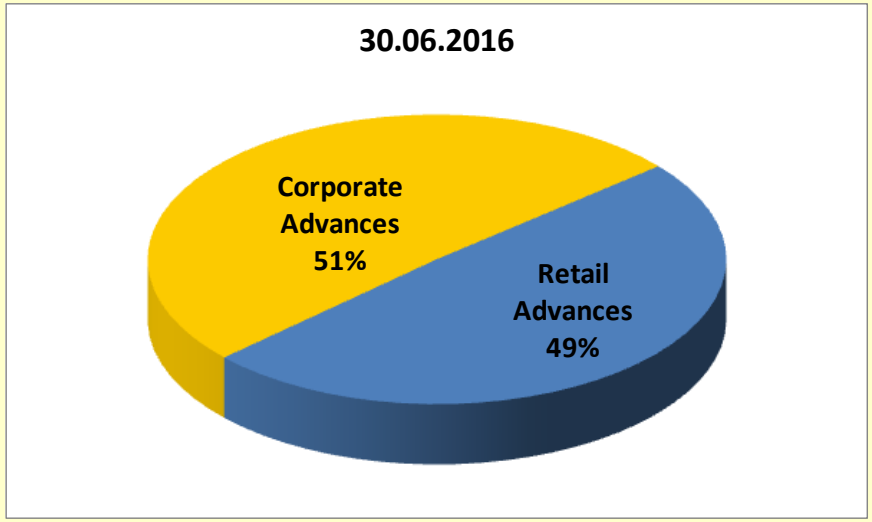
(₹ in crore)

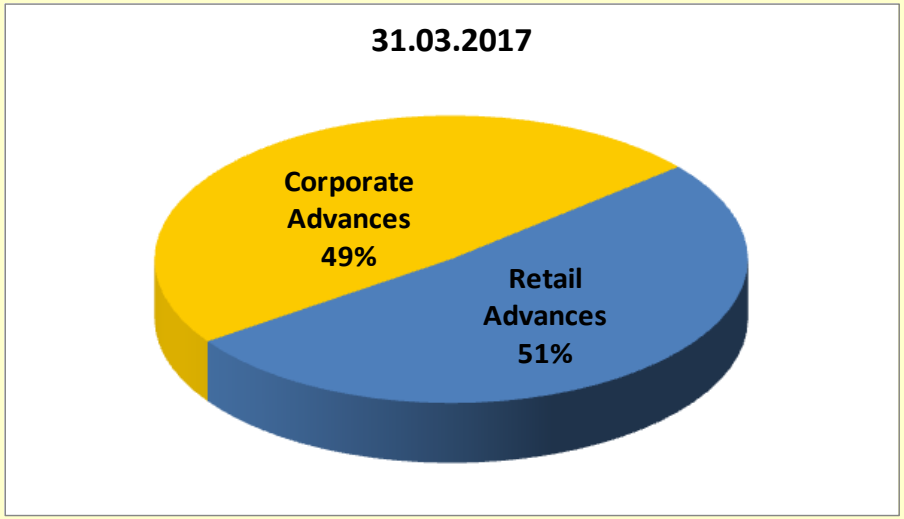
Details	30.06.2016	31.03.2017	30.06.2017
Gross Advances (Domestic)	122173	126489	127750
Retail Advances**	60163	65041	65476
Corporate Advances	62010	61448	62274
Break up of Key Sectors			
Agriculture	23365	24820	25628
MSME	20340	23864	24080
Mortgage Loans (Including Home Loan)	10768	12825	13314

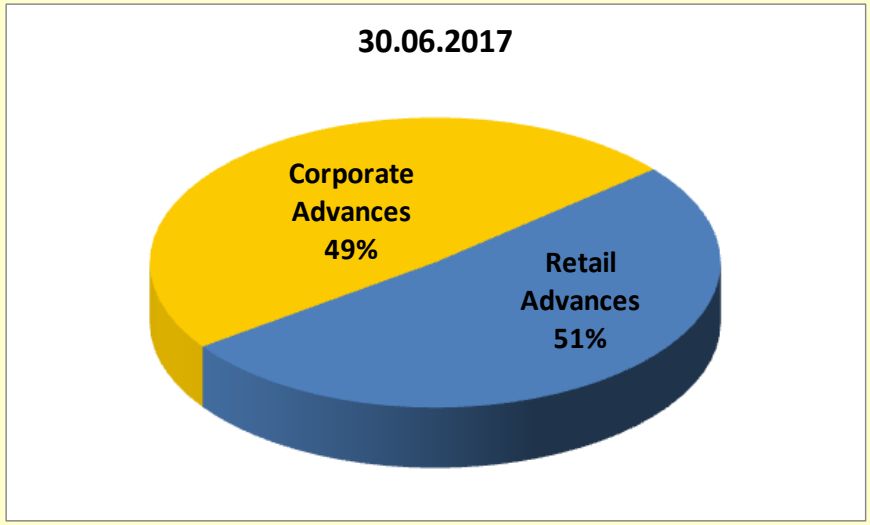
** All advances upto ₹5 crore



Advances profile – Retail vs Corporate







Composition of Retail portfolio improved by 200 bps (Y-o-Y)

Advances - Major Industries

(₹ in crore)

Details	30.06.2016	% share to Gross Advances	30.06.2017	% share to Gross Advances
Infrastructure	21281	17.42	20174	15.79
Power	10387	8.50	8588	6.72
Telecom	1122	0.92	560	0.44
Roads	5396	4.42	4837	3.79
Other infrastructure	4377	3.58	6189	4.84
Basic Metal	4967	4.07	4687	3.67
Iron & Steel	4076	3.34	3732	2.92
Textiles	4191	3.43	4257	3.33
Petroleum, Coal Products & Nuclear Fuels	1465	1.20	2306	1.81
All Engineering	2607	2.13	2673	2.09
Food Processing	2651	2.17	3621	2.83
Chemicals & Chemical Products	1079	0.88	812	0.64
Trade	3171	2.60	3411	2.67
Commercial Real Estate	2368	1.94	3112	2.44
Home Loans	9770	8.00	11683	9.15
Auto Loans	857	0.70	1214	0.95
Other Retail Loan	8074	6.61	8473	6.63
Agriculture	23366	19.13	25628	20.06
Others (Other Industrues/Sectors)	36327	29.73	35700	27.94
Total Domestic Advances	122173	100.00	127750	100.00

Power Sector Exposure (As on 30.06.2017)

(₹ in crore)

Sector	Generation		Sector	Distribution	
	FB	NFB		FB	NFB
Central Government undertakings	681		Central Government undertakings		
State Government Undertakings	3203	278	State Government Undertakings	1658	296
Private Sector	3899	896	Private Sector	201	72
NPA	742		NPA		
Total Exposure	8525	1174	Total Exposure	1859	368
Sector	Transmission		Sector	Total	
Central Government undertakings			Central Government undertakings	681	0
State Government Undertakings	358		State Government Undertakings	5219	574
Private Sector	15		Private Sector	4116	968
NPA		0	NPA	742	0
Total Exposure	373	0	Total Exposure	10757	1542

State - Wise: Power Sector Exposure (As on 30.06.2017)

(₹ in crore)

State	STATE DISCOMs			OTHER THAN DISCOMs						Total			Grand Total
				CENTRAL/STATE			PRIVATE						
	FRP BONDS	FB	NFB	Invt	FB	NFB	Invt	FB	NFB	FRP BONDS	FB	NFB	
Andhra Pradesh	0.00	0.00	0.00	0.00	389.40	0.00	32.34	204.71	50.00	32.34	594.11	50.00	676.45
Assam	0.00	0.00	15.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.30	15.30
Chattisgarh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	887.53	310.27	0.00	887.53	310.27	1197.80
Delhi	0.00	0.00	0.00	58.16	622.97	0.00	0.00	269.70	72.17	58.16	892.67	72.17	1023.00
Gujarat	0.00	121.00	200.00	0.00	10.00	0.00	0.00	122.95	95.49	0.00	253.95	295.49	549.44
Haryana	179.15	75.79	0.00	0.00	0.00	0.00	0.00	4.60	0.00	179.15	80.39	0.00	259.54
Karnataka	0.00	0.00	0.00	0.00	1260.85	0.00	0.00	28.81	0.00	0.00	1289.66	0.00	1289.66
Madhya Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.04	0.00	0.00	33.04	0.00	33.04
Maharashtra	0.00	0.00	0.00	0.00	909.00	0.00	0.00	59.85	0.00	0.00	968.85	0.00	968.85
Orissa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	403.00	9.60	0.00	403.00	9.60	412.60
Punjab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155.05	0.00	0.00	155.05	0.00	155.05
Rajasthan	252.79	0.00	0.00	0.00	91.60	0.00	0.00	87.79	0.00	252.79	179.39	0.00	432.18
Tamil Nadu	180.58	645.21	96.00	0.00	0.00	0.00	0.00	1253.11	428.56	180.58	1898.32	524.56	2603.46
Telangana	175.00	28.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175.00	28.45	0.00	203.45
Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	284.11	0.00	0.00	284.11	0.00	284.11
Uttarkhand	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240.09	0.00	0.00	240.09	0.00	240.09
West Bengal	0.00	0.00	0.00	0.00	900.00	262.94	0.00	15.13	0.00	0.00	915.13	262.94	1178.07
Other States	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.23	1.84	0.00	33.23	1.84	35.07
NPA								741.71		0.00	741.71	0.00	741.71
Total	787.52	870.46	311.31	58.16	4183.82	262.94	32.34	4824.40	967.93	878.02	9878.66	1542.17	12298.86

FRP Bonds - Financial Restructuring Plan Bonds

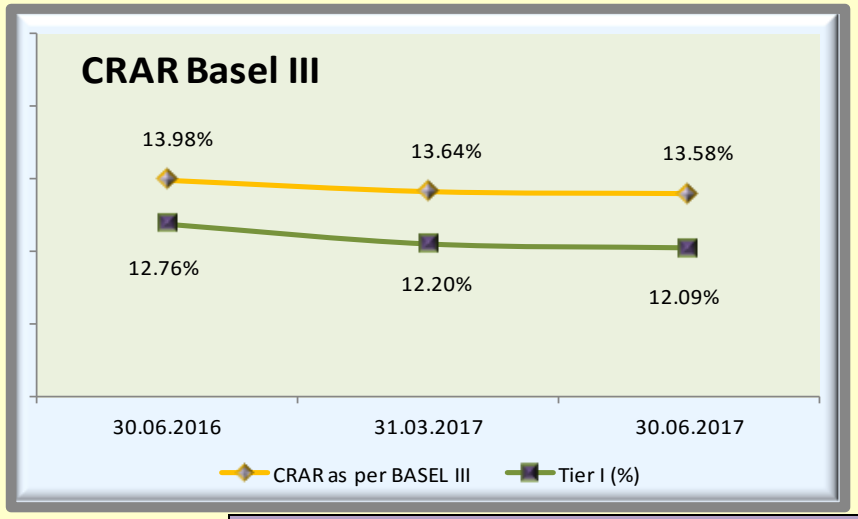
Balance Sheet - Snapshot

(₹ in crore)

LIABILITIES		
As on	**30.06.2016**	**30.06.2017**
Capital	480	480
Reserves & Surplus	16085	17040
Deposits	177423	191462
Borrowings	3963	4322
Other Liabilities & Provisions	6028	5765
Total	**203979**	**219069**

ASSETS		
As on	**30.06.2016**	**30.06.2017**
Cash & Balance with RBI	9577	7639
Bal. with banks & money at call	6903	7025
Investments	54029	61646
Advances	124025	129371
Fixed Assets	3477	3419
Other Assets	5968	9969
Total	**203979**	**219069**

Capital adequacy

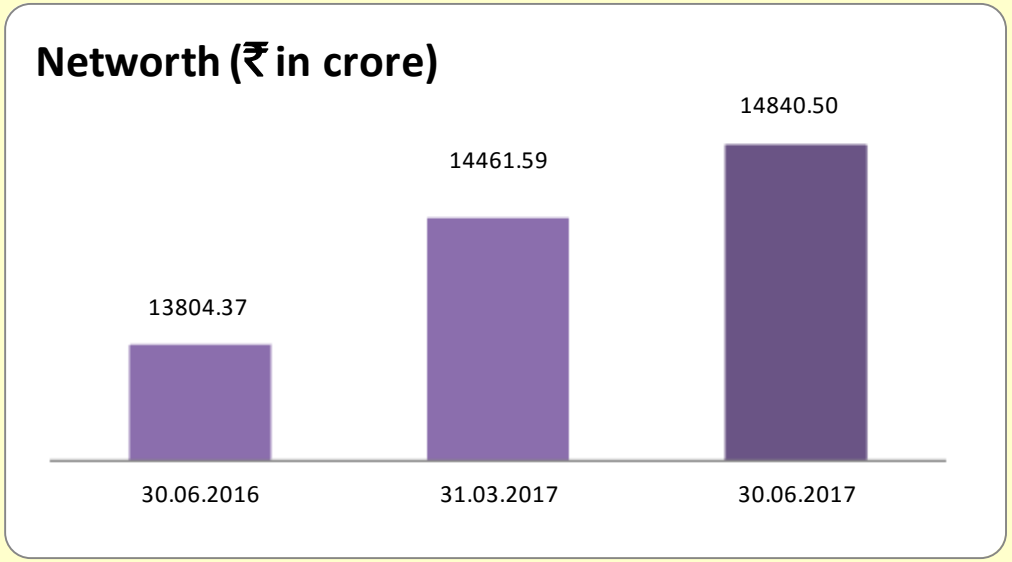


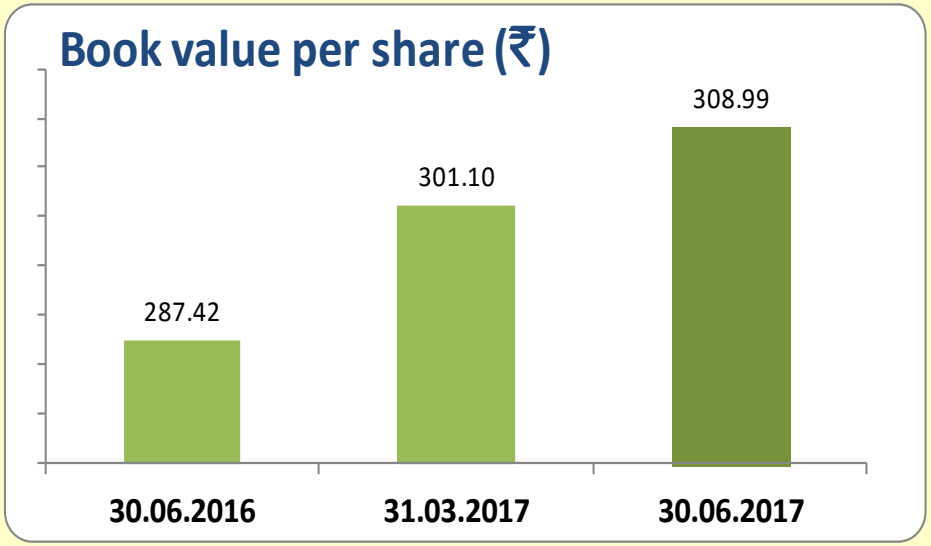
Bank's CRAR upon plough back of Quarterly profit would be higher at 13.86%

Details	30.06.2016	31.03.2017	30.06.2017
Capital Adequacy Ratio (%)			
Common equity Tier I capital (CET 1) (%)	12.34	11.82	11.71
Additional Tier I (%)	0.42	0.38	0.38
Tier I Capital (%)	12.76	12.20	12.09
Tier II (%)	1.22	1.44	1.49
Capital to Risk weight assets Ratio	13.98	13.64	13.58
			(₹ in Crore)
Common equity Tier I capital (CET 1)	14569.43	15532.43	15530.34
Additional Tier I	496.81	500	500.00
Tier I Capital	15066.24	16032.43	16030.34
Tier II Capital	1439.29	1897.6	1981.07
Total Capital	16505.53	17930.03	18011.41

Capital - Equity

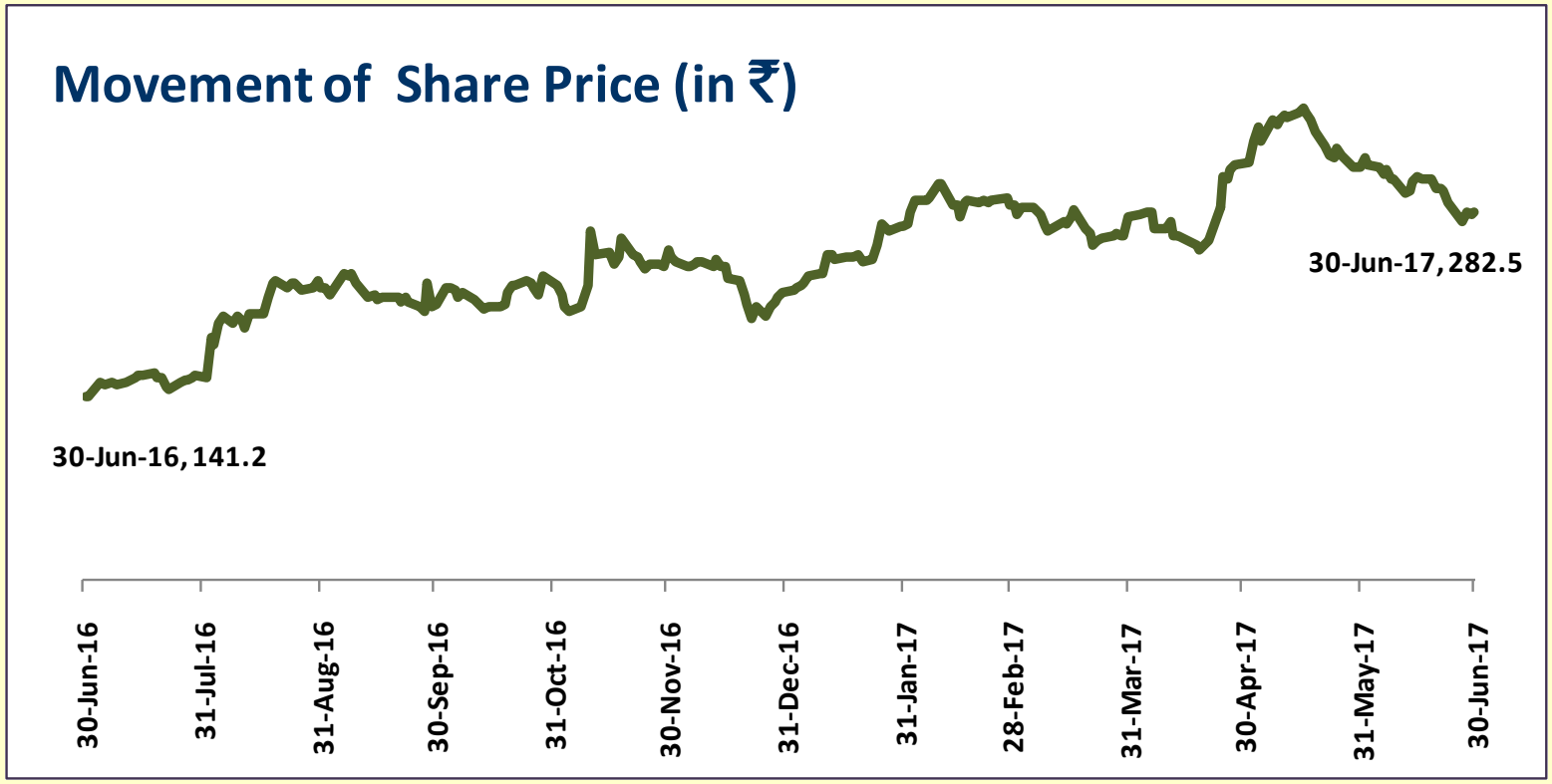
Net worth increased to 7.51% for Q1 2017-18 over Q1 2016-17





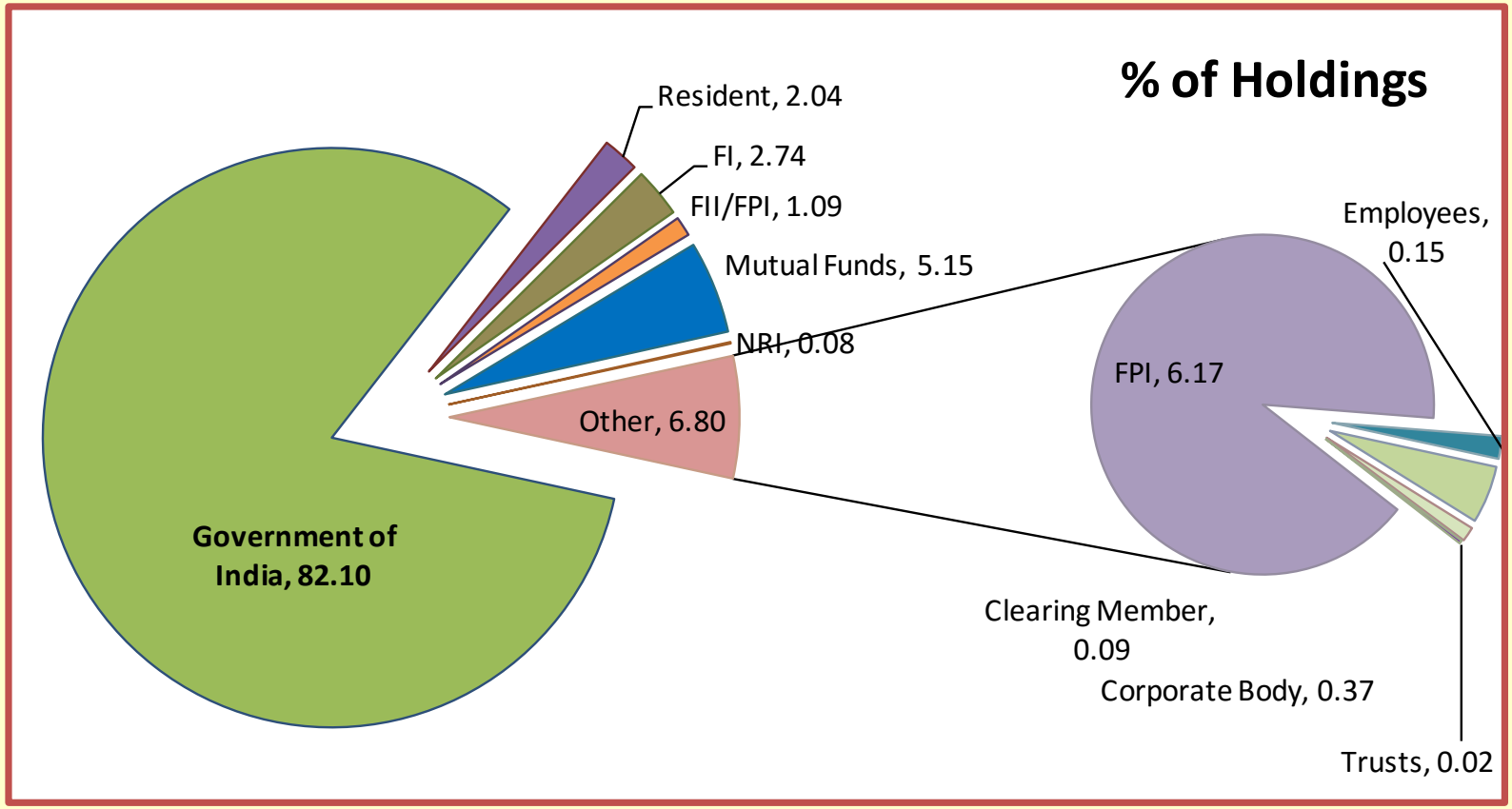
Book value per Share increased to ₹ 308.99 as on 30.06.2017 from ₹287.42 30.06.2016

Movement of Indian Bank Share Price



Market Capitalization as on 30.06.2017 is ₹13568.24 crore as against as ₹6786.52 crore as on 30.06.2016

Shareholding Pattern



Asset Quality - Classification

(₹ in crore)

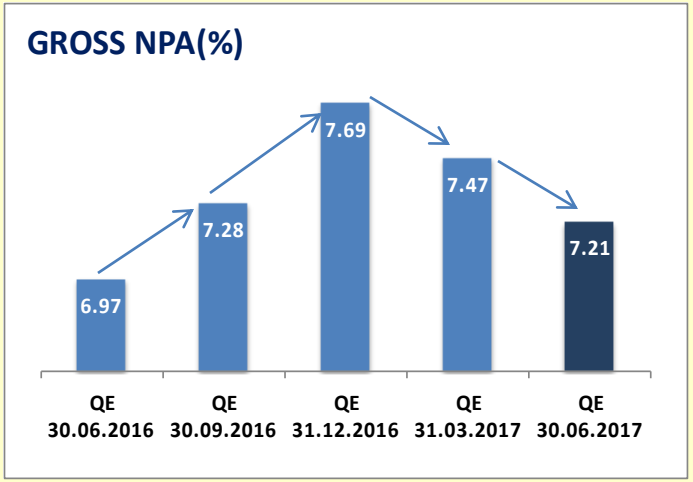
	Standard Advances	Restructured Standard Advances	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
30.06.16	112344	6294	8894	15188	127533
% Share	88.09	4.94	6.97	11.91	100.00
31.03.17	117957	4322	9865	14187	132145
% Share	89.26	3.27	7.47	10.74	100.00
30.06.17	119842	4397	9653	14050	133892
% Share	89.51	3.28	7.21	10.49	100.00

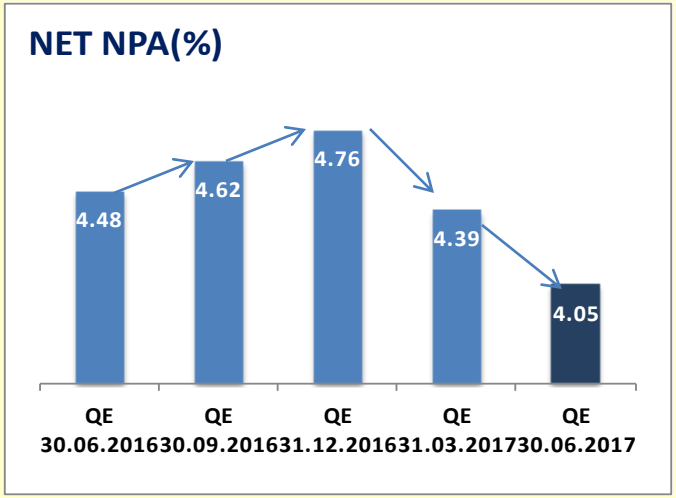
Share of Standard advances to Total advances improved by 25 bps.

Movement of NPA

(₹ in crore)

Parameters	Q.E 30.06.2016	Y.E 31.03.2017	Q.E 30.06.2017
Gross NPAs opening Balance	8827	8827	9865
ADD:Slippages+Additions	825	3331	709
Sub-Total	9652	12158	10575
Less:Cash Recovery	152	587	136
Less:Upgradation	154	264	213
Less:Technical Write off	409	1086	562
Less:Normal Write off	1	167	5
Less:Assigned to ARCs	43	189	6
Sub-Total	758	2293	922
Gross NPA closing Balance	8894	9865	9653
Provisions	2978	3836	4042
Others (interest Realisable,etc.)	364	422	372
Net NPA	5552	5606	5239
Gross NPA%	6.97	7.47	7.21
Net NPA%	4.48	4.39	4.05
AUC Recovery	33	157	53
Provision Coverage Ratio (%)	53.89	58.14	61.65





Provisions and Contingencies

(₹ in crore)

Provisions and Contingencies	QE 30.06.2016	QE 31.03.2017	QE 30.06.2017
Total Provisions	595.83	750.46	879.99
Of which:			
Provisions for NPAs	327.43	589.49	690.85
Provision on Investments	-26.13	163.07	-15.14
Provision towards Standard	32.93	-11.91	36.04
Provision for Restructured Advances	-9.88	64.20	-7.11
Income Tax	178.83	-56.46	164.43
Others	92.65	2.07	10.92

Sector -Wise Stressed Advances

(₹ in crore)

Sector	Stressed Adv (%) to Gross Advances (Respective Sector)	GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	31.03.2017	30.06.2017				
Agriculture	2.54	647	19	666	25208	2.64
Home Loan	6.57	216	136	353	11759	3.00
Education Loan	11.00	221	56	277	3716	7.45
Micro & Small Enterprises	7.31	1543	187	1730	20224	8.56
Others	14.40	7026	3999	11025	72985	15.11
Total	10.74	9653	4397	14050	133892	10.49

Sector - wise NPA

(₹ in crore)

Sector	GNPA 30.06.2016	% to Gross Advances (Respective sector)	GNPA 31.03.2017	% to Gross Advances (Respective Sector)	GNPA 30.06.2017	% to Gross Advances (Respective Sector)
Agriculture	630	2.68	604	2.43	647	2.38
Home Loan	163	1.77	172	1.60	216	1.85
Education Loan	295	8.27	254	8.92	221	5.94
Micro & Small Enterprises	1233	7.21	1210	6.34	1543	7.39
Others	6573	8.87	7625	10.30	7026	9.69
Total	8894	6.97	9865	7.47	9653	7.21
Priority	2246	4.60	2142	4.06	2510	4.42
Non Priority	6648	8.45	7723	9.72	7143	9.26
Total	8894	6.97	9865	7.47	9653	7.21

Industry -wise NPA

(₹ in crore)

Industry	30.06.2016		31.03.2017		30.06.2017	
	Gross NPA	% to Sector Gross Advances (respective sector)	Gross NPA	% to sector Gross Advances (respective sector)	Gross NPA	% to Sector Gross Advances (respective sector)
Basic Metal and Metal Products (Incl.Iron & Steel)	2969	63.59	3711	75.87	3583	75.45
Coal and Mining	297	59.95	326	61.14	250	55.36
All Engineering	524	23.29	422	15.35	490	18.30
Textiles	653	16.02	689	16.14	691	15.93
Infrastructure	1317	6.34	1643	7.72	1399	6.77
Of which: Power & Power Discom	638	6.28	1016	12.04	786	9.04
Constructions (Including EPC)	90	7.12	636	50.85	658	50.87
Other Industries (including other Sectors)	3045	3.23	2436	2.67	2582	2.59
TOTAL	8894	6.97	9865	7.47	9653	7.21

Restructured Assets

(₹ in crore)

S.No	Details	QE June 2016		QE June 2017	
		No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Year beginning)	9310	6366.23	7587	4322.31
2	Fresh restructuring during the period	223	162.37	0	0
3	Upgraded from NPA and continuing as Restructured Accounts	116	57.64	60	158.03
4	Fresh disbursement less recoveries	-268	-199.05	-265	25.3
5	Total (1+2+3+4)	9381	6387.19	7382	4505.64
6	Account slipped during the period	281	88.65	442	101.60
7	Account satisfactorily performed during the period	50	4.07	117	6.90
8	Total (6+7)	331	92.72	559	108.50
9	Closing balance of Restructured standard accounts (5-8)	9050	6294.47	6823	4397.14

Restructured Assets - Sector Wise

(₹ in crore)

Sector	As on 30.06.2016	Of which: Standard	As on 31.03.2017	Of which: Standard	As on 30.06.2017	Of which: Standard
Agriculture	108.44	51.28	65.89	25.39	67.25	19.28
Education	82.64	69.62	71.61	59.29	67.27	55.71
Home Loan	220.33	214.72	179.89	172.18	145.29	136.20
Non Priority	7922.96	5497.99	6545.64	3747.45	6432.13	3891.90
Other Priority	201.20	148.50	129.83	98.65	152.20	106.84
SME	427.18	312.35	323.22	219.34	299.62	187.21
Total	8962.75	6294.46	7316.08	4322.30	7163.76	4397.14

Restructured Assets - Major Industries

(₹ in crore)

Industry	Total Outstanding as on 30.06.2017	% share to Total Restructured	Of Which: Standard
Infra-Power	2516.81	35.13	2078.21
Power discom	28.45	0.40	28.45
Road	691.65	9.65	677.63
Port	115.68	1.61	0.00
Iron & Steel	739.44	10.32	278.90
Contractor	0.35	0.00	0.35
Textiles	141.22	1.97	0.00
Sugar	290.73	4.06	290.73
Chemicals	53.95	0.75	53.95
Edu. Institution	89.30	1.25	89.30
Cement	138.61	1.93	21.10
Engineering	1.67	0.02	1.67
Other Industries	2029.99	28.34	558.81
Total	6809.40	95.03	4050.65

Stressed standard advances - Industry wise

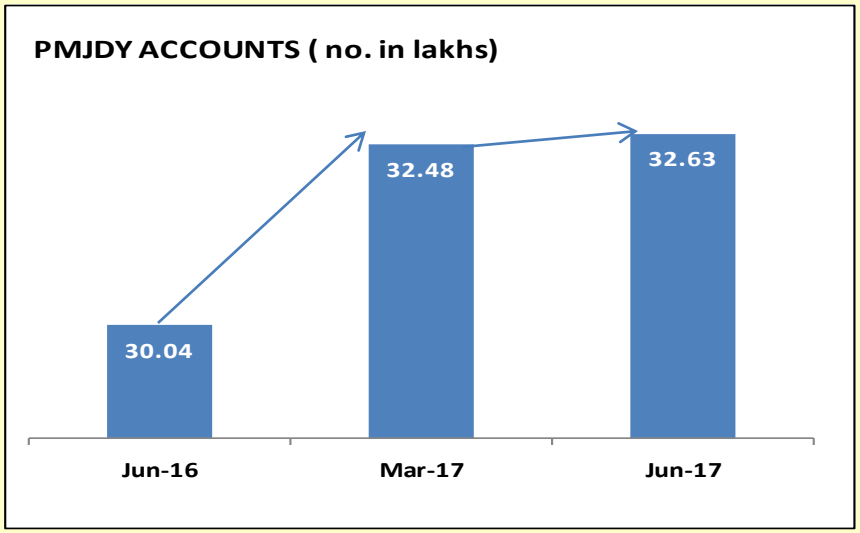
(Under various restructuring schemes)

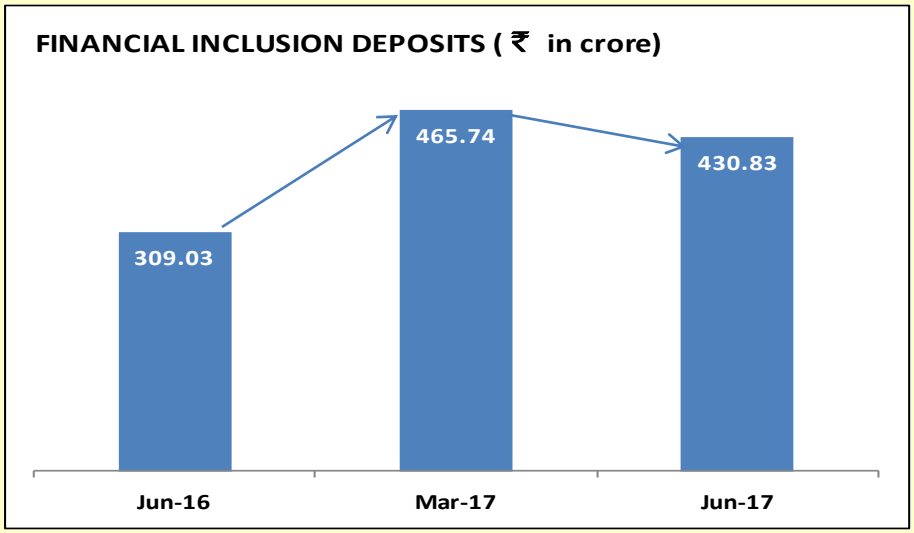
(₹ in crore)

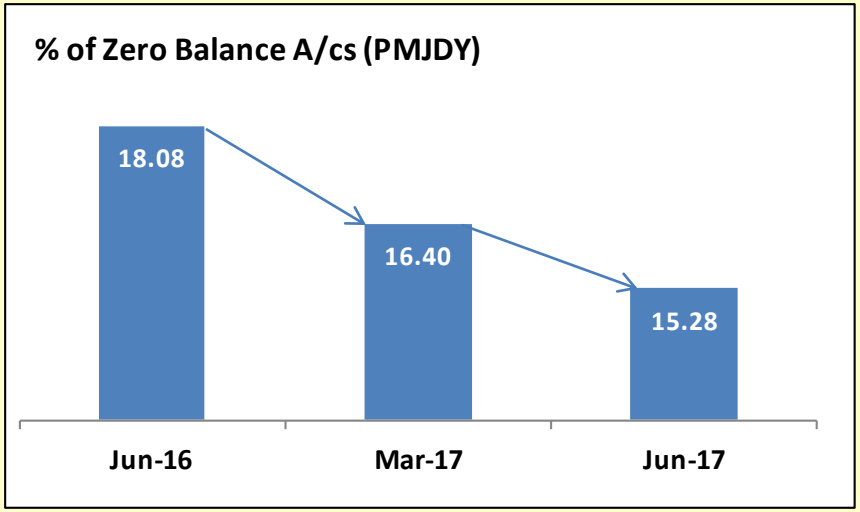
As on 30.06.2017						
Sector	5:25		SDR		S4A	
	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding
Power	7	741.09	6	886.93		
Road & Port	1	73.74	3	306.62		
Telecom			1	52.33		
Textiles					2	109.89
Iron & Steel	2	381.55	2	251.32		
All Engineering			1	62.37		
Sugar	1	118.88				
Pharma & Chemical			1	53.95	1	41.87
Construction					1	81.84
Total	11	1315.26	14	1613.52	4	233.6

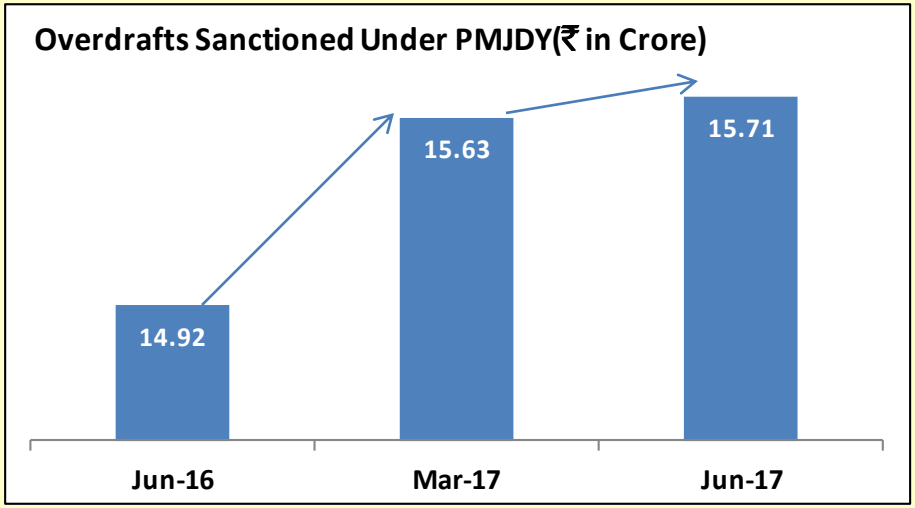
No new accounts restructured in Q1 2017-18

Financial Inclusion

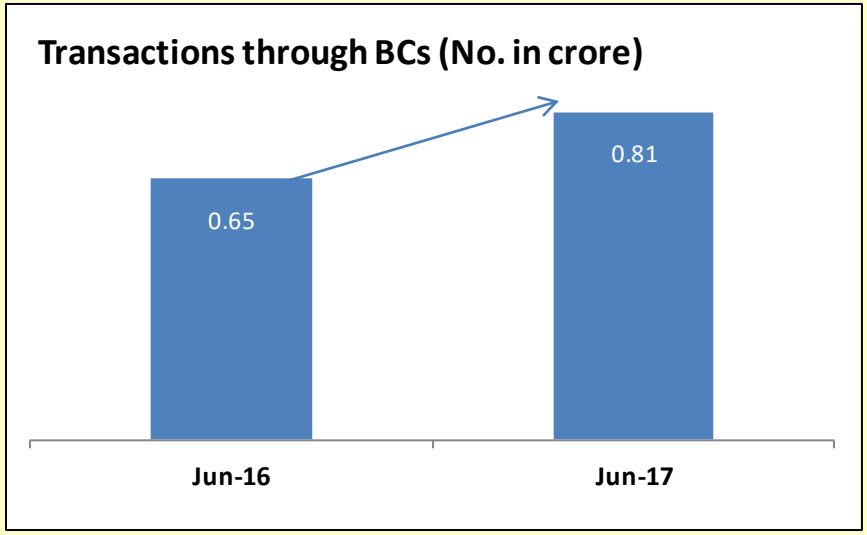


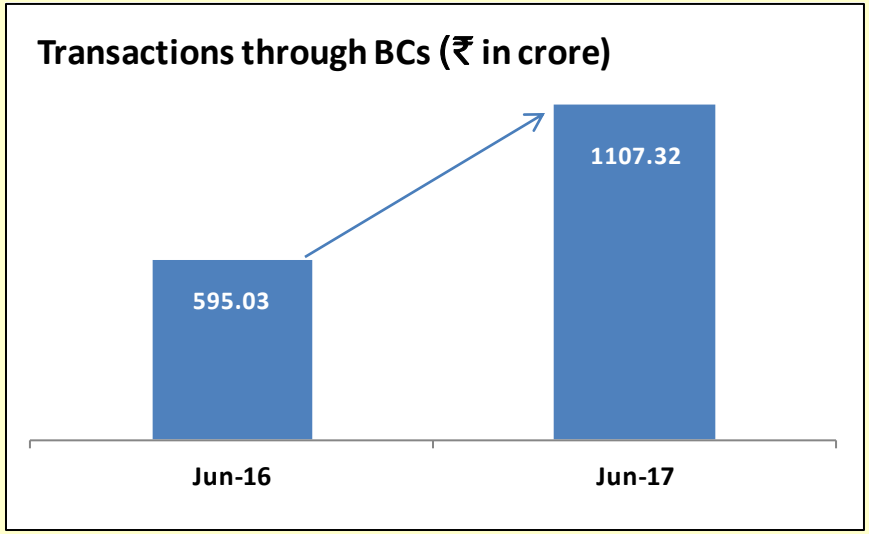






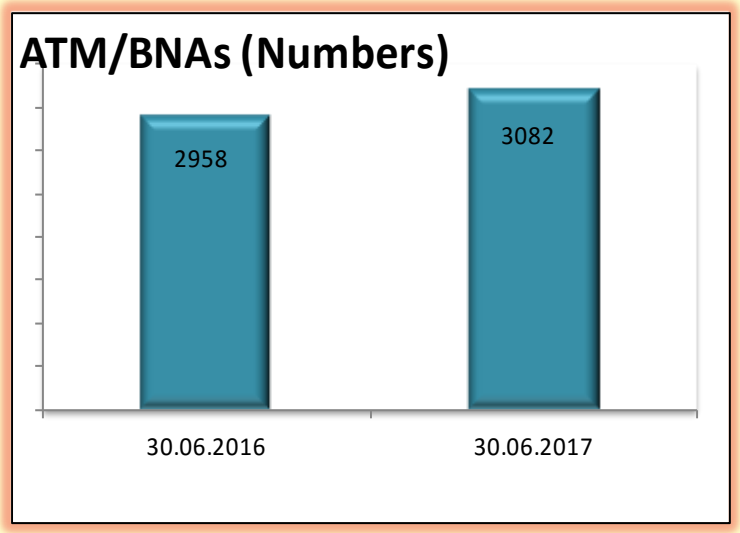
Financial Inclusion

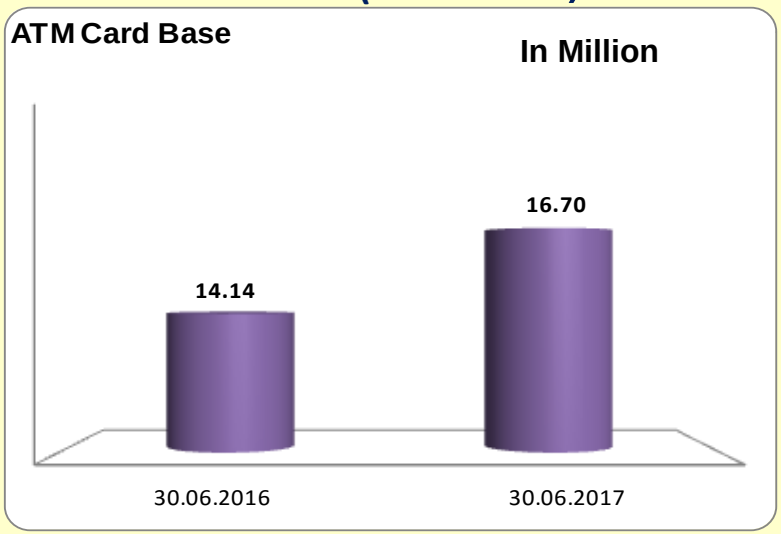


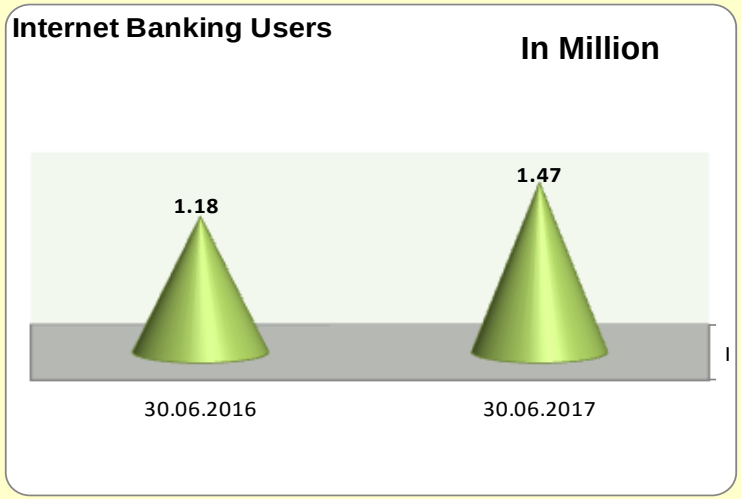


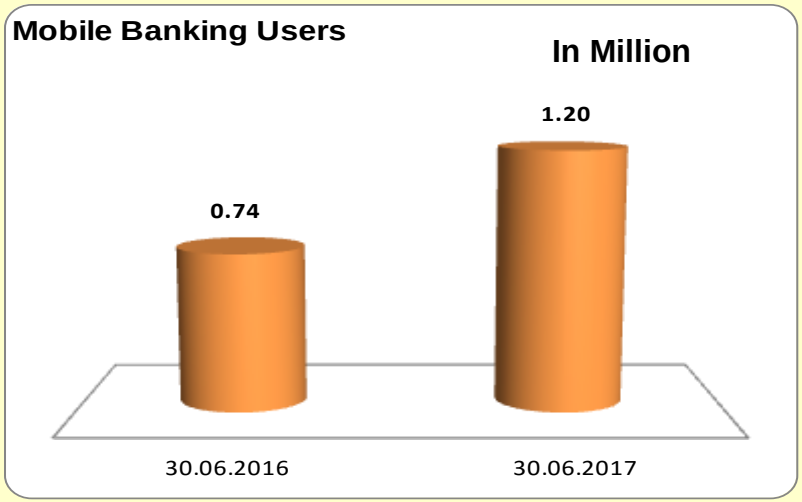
Digital Expansion - Performance Under 24*7 Banking

(₹ in crore)









Performance Under Government Schemes

Pradhan Mantri Suraksha Bima Yojana

18.59 lakh

Pradhan Mantri Jeevan Jyoti Bima Yojana

8.10 lakh

mudra

332.62 crore

SOVEREIGN GOLD BONDS SCHEME
INVEST WISELY. EARN SAFELY

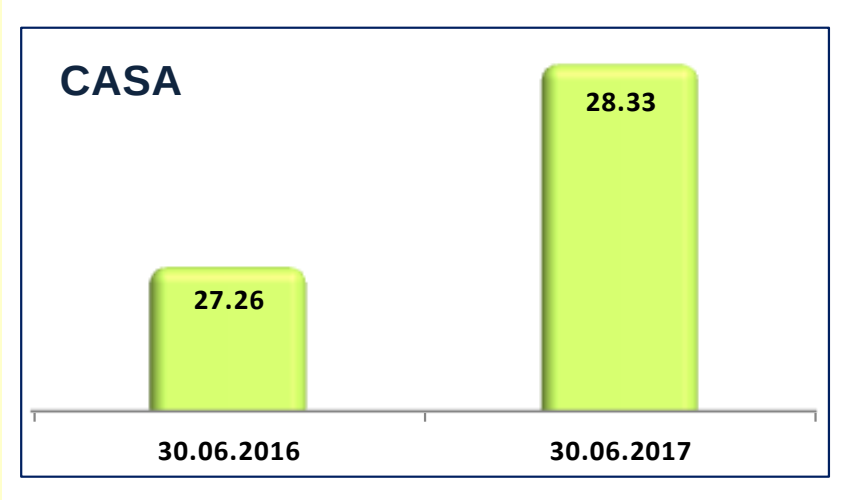
232.25 crore

PRADHANMANTRI JAN-DHAN YOJANA
MERA KHATA BHAGYA VIDHATA

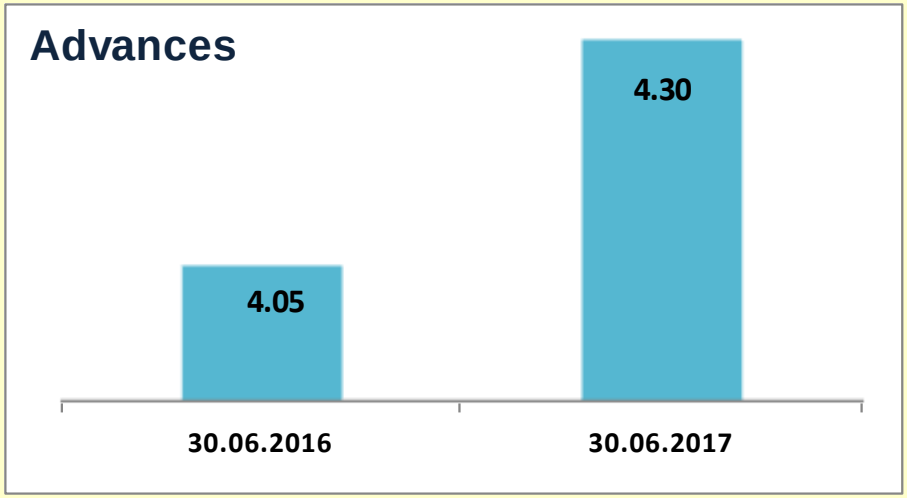
Atal Pension Yojana

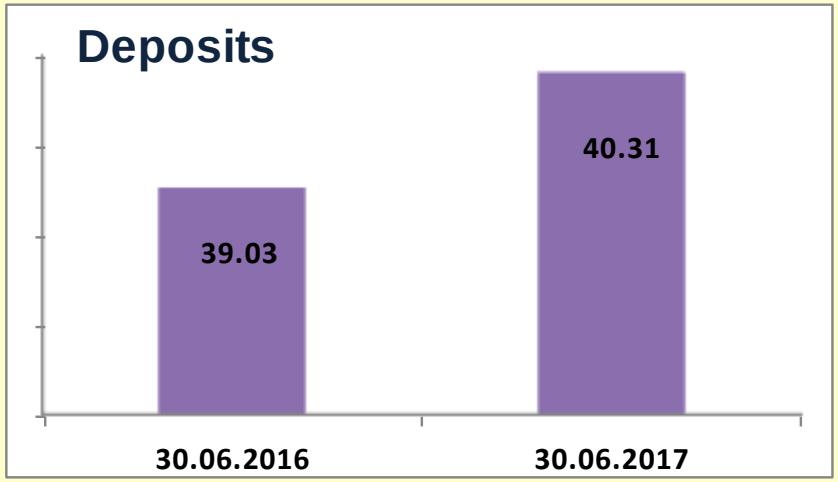
1.74 lakh

Clientele Strength



No. of customers (in million)





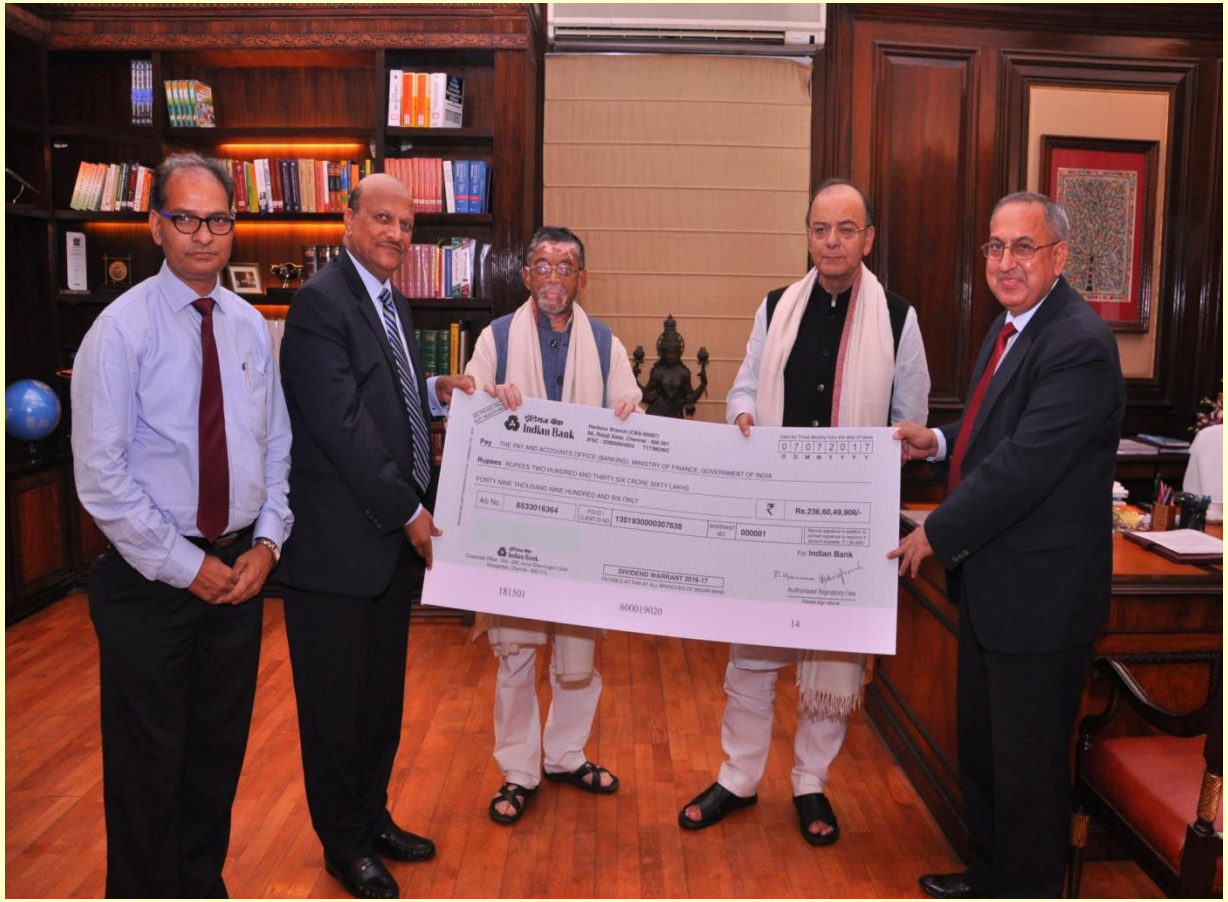
Awards & Accolades

Indian Bank was one among the two Public Sector Banks which has credit linked the largest number of SHGs. This award is presented by Shri Arun Jaitley, Hon'ble Union Minister for Finance during the 36th Foundation day celebration of NABARD

Bank won the "First Rank – National Award for Excellence in Lending to Micro Enterprises during 2015-16" from Shri Kalraj Mishra, Hon'ble Union Minister for MSME on the occasion of 'United Nations MSME Day' on 27/06/2017

RSETI Functioning – Best Performing Award issued to Indian BANK on 07/06/2017 at New Delhi during RSETI DIWAS

Dividend 2016-17



Indian Bank presents ₹236.60 crore dividend cheque to the Hon'ble Finance Minister Shri Arun Jaitley

Disclaimer

This presentation has been prepared by Indian Bank (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements".

These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans ,our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.