



फैक्स Fax : 28134075

दूरभाष Phone : 28134076

ई-मेल E-mail : investors@indianbank.co.in

कार्पोरेट कार्यालय / CORPORATE OFFICE

निवेशक सेवा कक्ष **Investor Services Cell**

द्वितीय तल, 'सी' विंग 2nd Floor, 'C' Wing

254-260 अव्वै शन्मुगम सालै, Avvai Shanmugam Salai

रायपेट्टा Royapettah

चेन्नै Chennai 600 014

Ref : ISC / 789 / 2016-17

January 25, 2017

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

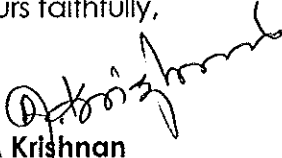
Dear Sir,

Sub : Corporate Announcement – NSE Symbol : INDIANB.

Further to our letter dated January 25, 2017, furnishing the Standalone Reviewed Financial Results of the Bank for the quarter / nine months ended December 31, 2016, 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,


P A Krishnan
Deputy General Manager / CFO

Encl: a.a.



PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2016

KEY PERFORMANCE HIGHLIGHTS	
Parameter	QE Dec 2016
RoA	0.71%
RoE	10.40%
CRAR	13.89%
Net Interest Margin	2.52%
	Y-o-Y growth
Net interest income	12.22%
Non interest income	36.60%
Operating Profit	34.27%
Net Profit growth	782.93%
CASA growth	33.24%

The Board of Directors of Indian Bank at its meeting held at Chennai today, approved the reviewed financial results of the Bank for the Quarter ended December 31, 2016.

Shri. Mahesh Kumar Jain, Managing Director & CEO informed the highlights of the Bank's performance:

Profitability:

- **Net Interest Income (NII)** was at **₹1246.58 crore** for the QE December 31, 2016 recording a growth of **12.22%** over QE December 31, 2015 (**₹1110.80 crore**). For the nine months period ended (NME) December 31, 2016, NII grew by **₹449.62 crore (13.58%)**.
- **Operating Profit** was at **₹1021.17 crore** for the QE December 31, 2016 recording a growth of **34.27%** over QE December 31, 2015 (**₹760.53 crore**). For the nine months period ended (NME) December 31, 2016, growth in operating profit was **₹725.90 crore (32.93%)**.
- **Net Profit** was at **₹373.48 crore** for the QE December 31, 2016 recording a growth of **782.93%** over QE December 31, 2015 (**₹42.30 crore**). Growth in Net profit for the nine months period ended (NME) December 31, 2016 was **₹459.11 crore (73.24%)**.
- **Net interest margin (NIM)** touched **2.52%** for the QE December 31, 2016 as against **2.31%** for the QE December 31, 2015.
- **Other Income** of the Bank touched **₹599.70 crore** for the QE December 31, 2016 registering a growth of **36.60%** over QE December 31, 2015 (**₹439.01 crore**). Growth in other income for the nine month period ended December 31, 2016 was **₹373.94 crore (29.87%)**.
- **Return on Average Assets (RoA)** improved to **0.71%** for the QE December 31, 2016 as against **0.08%** for the QE December 31, 2015.

- **Return on Equity (RoE)** improved to **10.40%** for the QE December 31, 2016 as against **1.28%** for the QE December 31, 2015.
- Bank's Book Value per Share stood at **₹302.59** as on December 31, 2016, as compared to **₹274.51** as on December 31, 2015.
- Cost income ratio reduced to **44.69%** for the QE December 31, 2016 from **50.93%** for the QE December 31, 2015.

Asset Quality:

- **Gross NPAs to Gross Advances** ratio stood at **7.69%** as on December 31, 2016 as against **7.28%** as on September 30, 2016.
- **Net NPAs to Net Advances** ratio stood at **4.76%** as on December 31, 2016 as against **4.62%** as on September 30, 2016.
- **Provision Coverage Ratio** stood at **56.46%** as on December 31, 2016 as against **55.11%** as on September 30, 2016.

Capital:

- **Capital Adequacy Ratio (CRAR)** as per Basel III at **13.89%** as on December 31, 2016, of which, Tier I capital stood at **12.24%** and CET 1 at **11.84%**.
- Bank's **Networth** increased to **₹14533.18 crore** as on December 31, 2016 from **₹14,184.36 crore** as on September 30, 2016.

Business:

- CASA deposits (Domestic) grew by **₹17306 crore (33.47%)** to **₹69003 crore** as on December 31, 2016 from **₹51,698 crore** as on December 31, 2015 and the share of CASA deposits (Domestic) reached a level of **38.71%** as on December 31, 2016 from **30.71%** as on December 31, 2015.
- Share of Retail deposits (Domestic) in the Term Deposits portfolio increased from **74.85%** as on March 31, 2016 to **82.69%** as on December 31, 2016 on the back of reducing dependency on bulk deposits from **25.15%** as on March 31, 2016 to **17.31%** as on December 31, 2016.
- In the Advances front, the share of Retail advances (Domestic) improved from **49.52%** as on March 31, 2016 to **52.12%** as on December 31, 2016.

Digital banking Initiatives:

- **112 ATMs/BNAs** – Bunch Note Acceptors were installed during the quarter, taking the total number of ATMs/BNAs to **3319** including **729 offsite ATMs**. Passbook kiosks have been installed at **256 locations** and **50.08%** branch transaction were migrated. **518 BNAs** have been installed and **45.88%** of branch transactions were migrated during the quarter ended 31/12/2016.
- **Transactions on Alternate channels** (ATM/BNA, Mobile banking and Net banking) reached **59.85%** reducing footfall in branches.

Digital push - Post Demonetisation:

- Request for new Debit Cards increased from a monthly average of **2.5 lakh** to **13.30 lakh** in less than two months.
- PoS/e-com transactions increased from around **70000** to **2.5 lakhs** transactions per day.
- Net Banking registration increased by **6.4%** and Mobile Banking registration increased by **19.2%**.
- Mobile Banking transactions increased by **82.1%** and IMPS transaction by **95%** per day.
- During this period NEFT transactions increased by **55.2%**

Branch Network:

- During the quarter ended December 31, 2016, **20** new branches have been opened at various centres pan India, taking the total domestic distribution network of the Bank to **2614** branches besides overseas presence in Singapore, Colombo and Jaffna.

Performance under National Goals:

- **Priority Sector** portfolio increased from **₹46172 crore** as of December 31, 2015 to **₹50025 crore** as of December 31, 2016. Priority sector advances as a percentage of ANBC as of December 31, 2016 stood at **42.43%**.
- **Advances to Weaker Section** increased from **₹13746.67 crore** as on December 31, 2015 to **₹14758.74 crore** as on December 31, 2016.

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 to the tune of **₹888.65 crore** under various schemes viz., Shishu, Kishore and Tarun.

Demonetisation of high denomination Bank notes – Supporting a National cause:

- 148.16 lakh deposit transactions and 372.96 lakh withdrawal transactions were carried out involving an amount of ₹35041.81 crore and ₹19741.78 crore respectively. 13.08 lakh customers exchanged currency notes to the tune of ₹456.39 crore.
- Benefits/concessions extended viz., Withdrawal any number of times through ATMs of any Bank, free of cost, Waiver of rent on PoS machines till 31.03.2017/Merchant discount rate (MDR) on all Debit/Credit cards till 31.12.2016, Capping MDR on Debit cards at 0.25/0.50% based on transaction value from the existing 0.75% and Waiving charges on Prepaid Payment Instrument (PPI) for transactions up to ₹1000 settled on the Immediate Payment Service (IMPS), USSD based *99# and Unified Payment Interface (UPI) systems were some of the measures extended by the Bank.
- Effective popularization of digital channels resulted in increase in registration for alternate channels by 33% and transactions by about 80%.

Awards and Accolades:

- Awarded six Skoch Technology Innovation Awards for Techno products viz.,
 - 'Scan and Pay'
 - 'Geo-tagging' geographical co-ordinates of property.
 - 'Digital challan'
 - 'Green Pin' for Credit/Debit cards and Net/mobile banking customers.
 - 'Online credit card transaction view'
 - 'Online branch/ATM room cleanliness feedback'
- ACI International award for Innovation in Retail Category using Base24 ATM switch

New tech products launched for customer convenience:

- Card to card fund transfer.
- Digi sign – Digital signature authentication for Corporate Net banking customers.
- Digi voucher – Digital challan for cash deposits at branches.
- On-line APY enrolment through Net banking.
- Jeevan Pramaan – Digital Life Certificates for Pensioners.
- View of Credit Card Statement through App.
- Platinum Credit Card and IB Prepaid Card.
- IB Jewel Loan – Application for scheduling appointment for jewel loan.
- Geo Tagging of NPA Borrowers.
- USSD Banking & Indian Bank UPI (Unified Payment Interface) App.
- Home Loan Application status tracking.

“Special PoS Campaign” with Zero rent and reduced Merchant Discount Rate (MDR) for IB PoS machines launched till March 31, 2017.

Chennai
January 25, 2017

Presentation on Performance of the Bank Q3 2016-17





Ratings

“BBB-” rated with Stable
outlook (same as Sovereign
Rating)

M/s Standard & Poor's

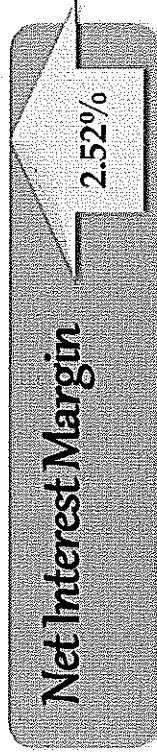
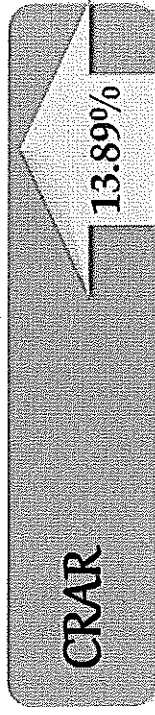
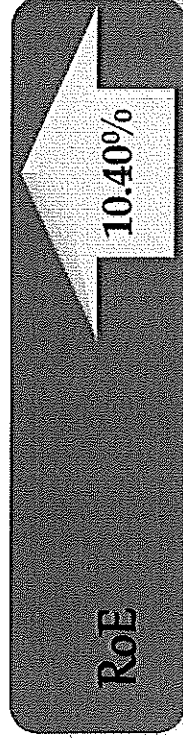
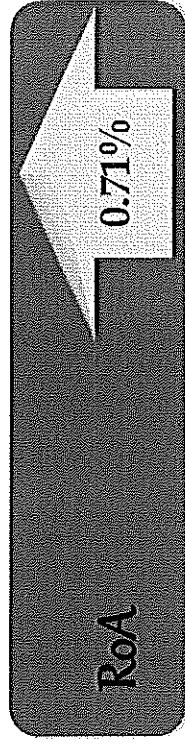
“AAA” rating by
M/s CRISIL Ltd

“AAA” rating by
M/s CARE Rating

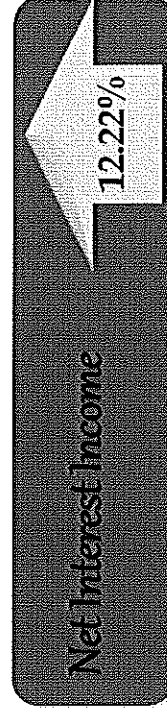
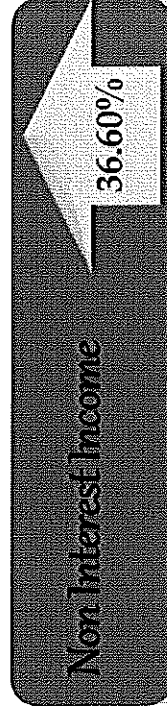
“AA + (Stable)” rated by
M/s ICRA Ltd



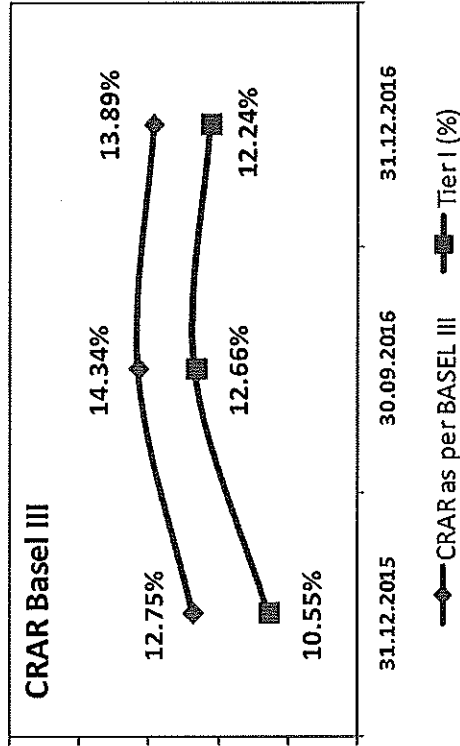
Highlights Q3 2016-17



(Y-o-Y Growth)

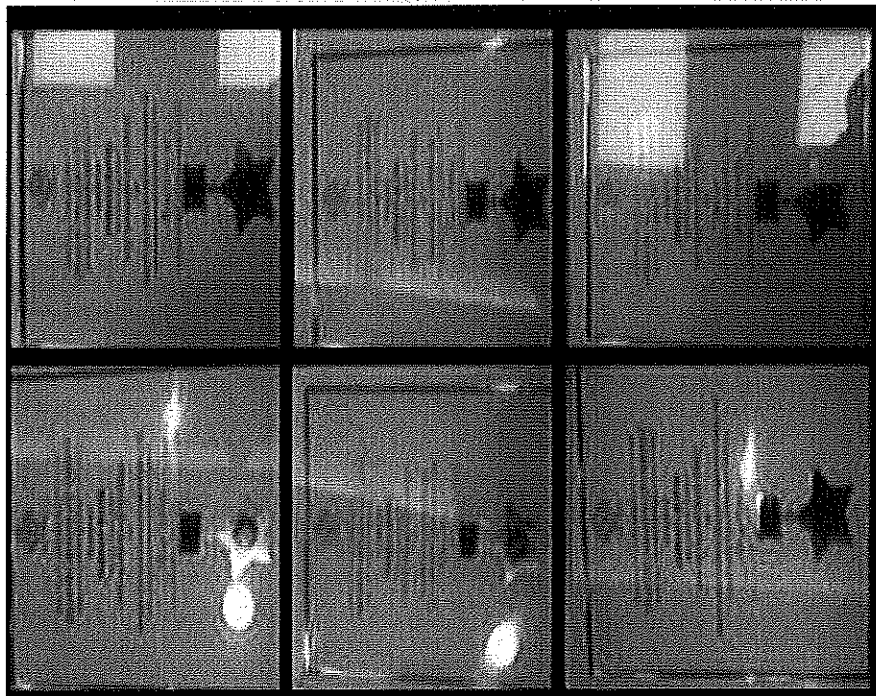


Soundness



S.No	Details	Dec 15	Sep 16	Dec 16
Capital Fund (₹ in crore)				
1	Tier I	12474.66	15056.71	15028.78
	<i>Of which</i>			
	Common Equity	12474.66	14559.90	14531.97
	Additional Tier I	0.00	496.81	496.81
2	Tier II	2602.65	2003.60	2022.93
3	Total (Tier I+ II)	15077.31	17060.31	17051.71
4	Risk-Weighted Assets	118285.34	118937.32	122760.89
Capital Adequacy Ratio (%)				
5	Tier I	10.55	12.66	12.24
	<i>Of which</i>			
	Common Equity	10.55	12.24	11.84
	Additional Tier I	0.00	0.42	0.40
6	Tier II	2.20	1.68	1.65
7	Total (Tier I+ II)	12.75	14.34	13.89

AWARDS & ACCOLADES



BANK WAS AWARDED SIX SKOCH TECHNOLOGY INNOVATION AWARDS FOR TECHNO PRODUCTS:

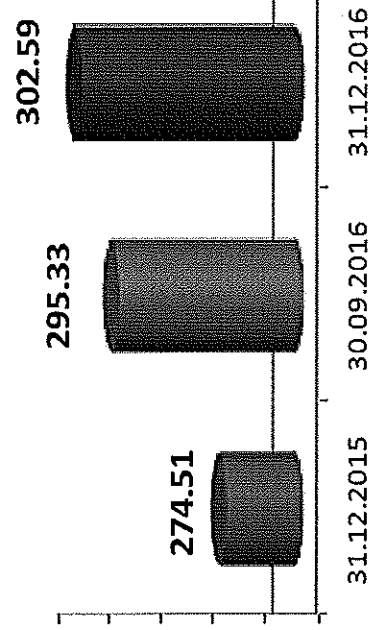
- ❖ Scan and Pay' in Mobile app.
- ❖ Geo-tagging' Mapping geographical co-ordinates of property and tagging it with the Bank's Core Banking Solution.
- ❖ Digital challan' - Feature available in app to minimize turnaround time by dispensing with physical challan.
- ❖ Green Pin' for Credit/Debit cards and Net/mobile banking customers.
- ❖ Online credit card transaction view' in app for customers
- ❖ Online branch/ATM room cleanliness feedback' with photo from user through app.

ACI
International
award for
Innovation in
Retail
Category
using Base24
ATM switch

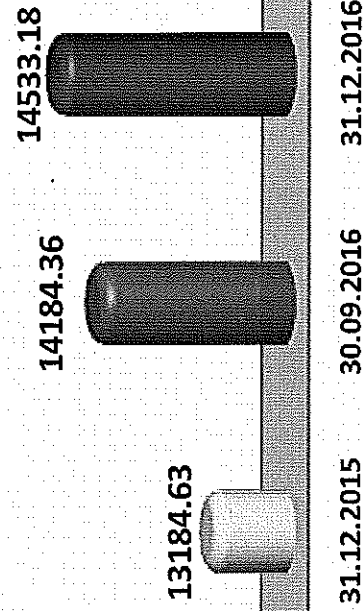
Equity



Book value per share (₹)



Networth (₹ in crore)





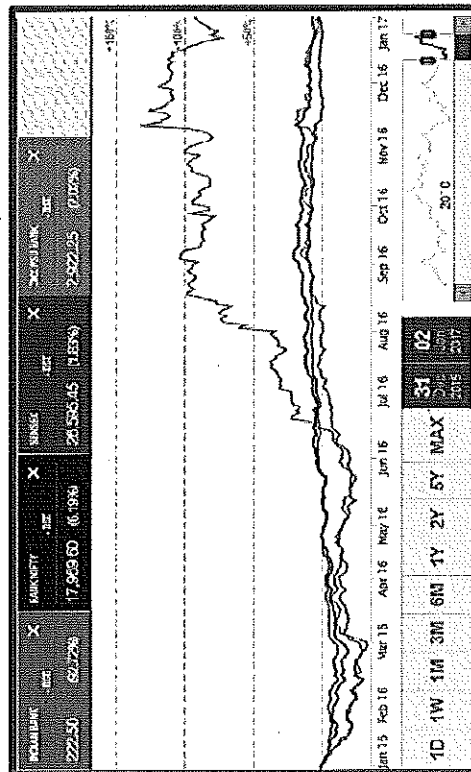
Market Capitalisation

Market Capitalisation of the Bank improved from ₹5547 crore as on 31.12.2015 to ₹10607 crore as on 31.12.2016

Price to Book Value increased from 0.42 as on 31.12.15 to 0.73 as on 31.12.2016.

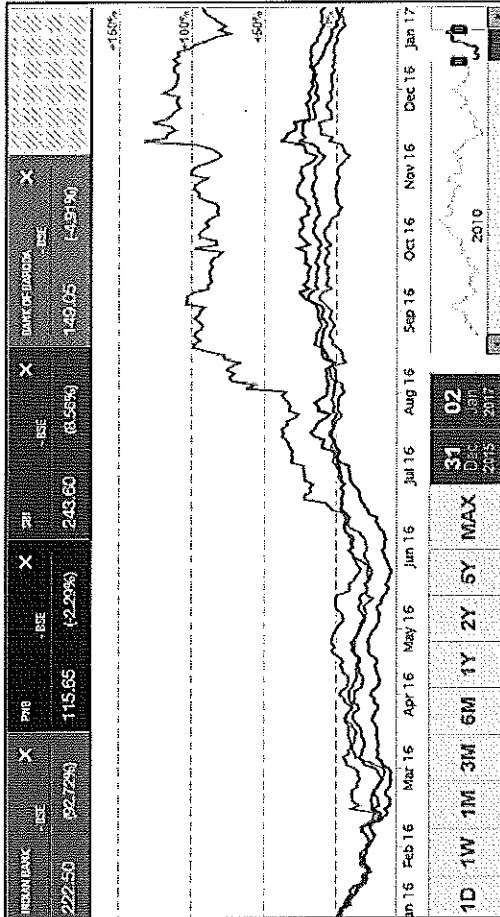
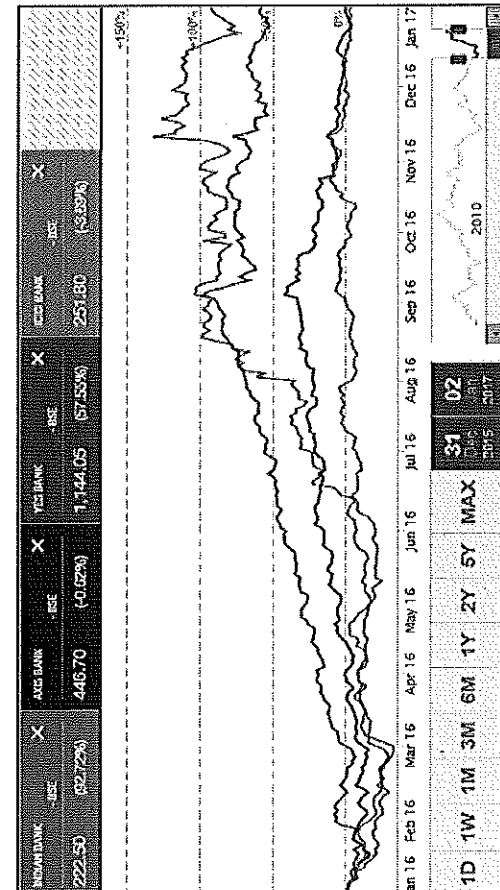
Return on Equity improved from 6.47% NME December 2015 to 10.35% NME December 2016

EPS improved from ₹17.40 for NME December 2015 to ₹ 30.15 for NME December 2016





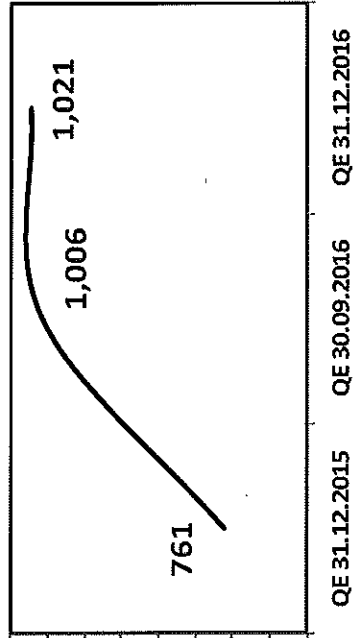
Movement of Share Price vis-à-vis select PSBs/ Private Banks



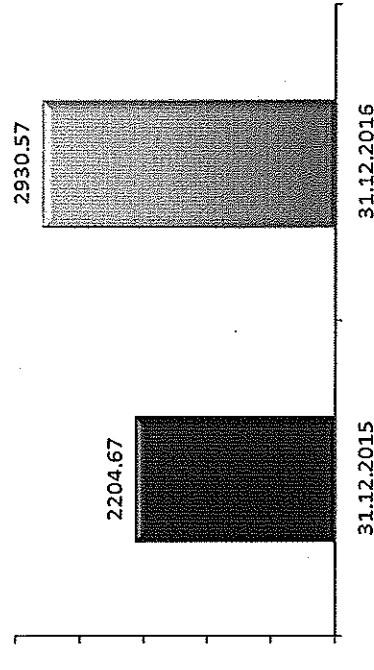
Profitability



Quarterly Operating Profit

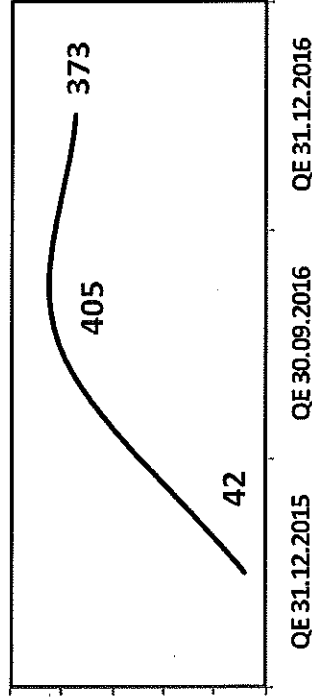


Nine months Operating Profit

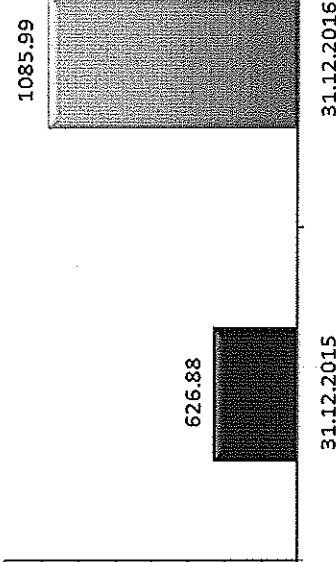


(₹ in crore)

Quarterly Net Profit



Nine months Net Profit

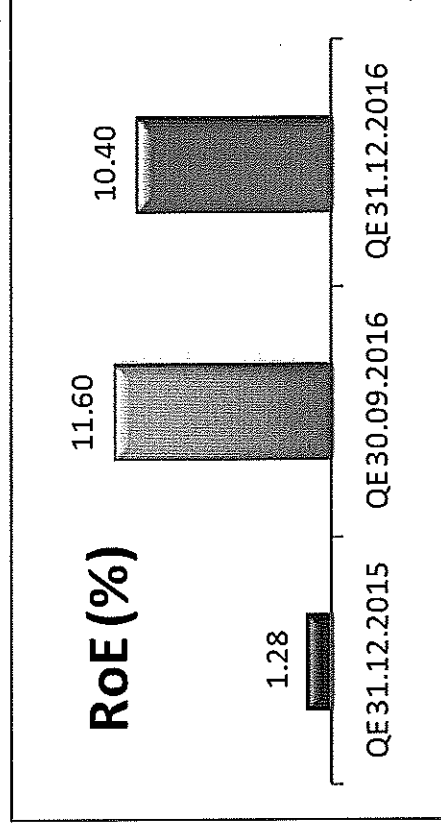
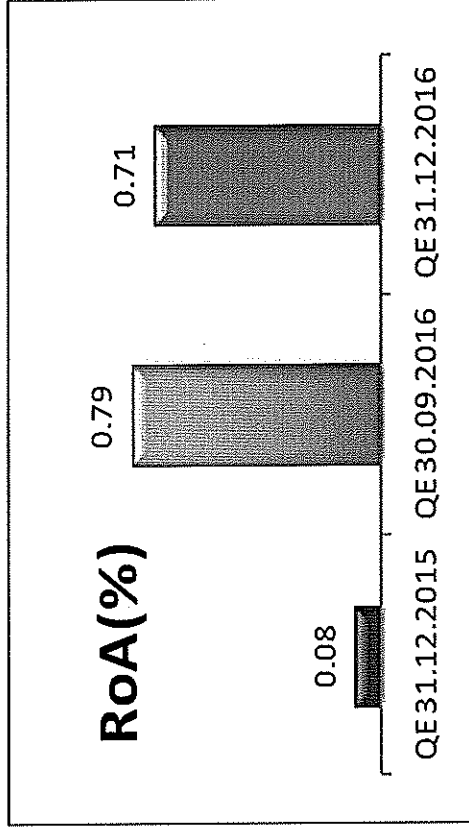


Operating Revenue
(NII+ Other
Income) improved
(Y-o-Y) by 19.13 %
to ₹1846 crore

Key Ratios

(% annualized)

Parameters (Global)	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Cost of Deposits	6.70	6.13	5.93
Cost of Funds	5.79	5.28	5.18
Yield on Advances	9.45	9.31	9.13
Yield on Funds	8.02	7.76	7.57
Return on Assets (RoA)	0.08	0.79	0.71
Net Interest Margin			
Global	2.31	2.64	2.52
Domestic	2.35	2.70	2.57
Return on Investments (Domestic)	7.94	9.07	8.78
Return on Average Networth - (RoE)	1.28	11.60	10.40
Business per Employee (₹ in lakhs)	1448.95	1457.40	1440.32
Business per Branch (₹ in crore)	118.73	117.22	118.27



Other Profitability Ratios



Sl No.	Particulars	QUARTER ENDED		
		31.12.2015	30.09.2016	31.12.2016
1	Operating profit to AWF (%)	1.52	1.95	1.95
2	Cost to Income ratio (%)	50.93	45.99	44.69
3	Salary expenses to Total expenses (%)	13.56	13.83	14.07
4	Salary Expenses to AWF (%)	1.00	0.96	0.95
5	Other Operating Expenses to AWF (%)	0.58	0.70	0.63
6	Book value (₹)	274.51	295.33	302.59
7	Earnings per share (₹)	3.52	33.74	31.10

AWF- Average Working Funds

Financial Snapshot



(₹ in crore)

Particulars	Actuals		
	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Interest on Advances	2941.01	2929.03	2862.24
Interest on Investments	1022.78	1039.23	1055.12
Other Interest Income	35.59	26.14	40.20
Total Interest Income	3999.38	3994.40	3957.56
Other Income	439.01	584.62	599.70
Total Income	4438.39	4579.02	4557.26
Interest Expenditure	2888.58	2716.13	2710.98
Operating Expenditure	789.29	856.67	825.10
Salary Expenditure	498.59	494.18	497.45
Total Expenditure	3677.87	3572.81	3536.08
Net Interest Income	1111	1278	1247
Net Interest Margin (%)	2.31	2.64	2.52



Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			
	31.12.2015	30.09.2016	31.12.2016	Y-o-Y(%)
Commission, Exchange, Brokerage & Misc Income	140.82	165.86	188.58	33.92
Profit/loss on sale of Investments	66.18	263.22	289.91	338.06
ATM Acquirer fee received	28.39	33.26	36.58	28.85
Exchange profit	74.30	72.81	50.52	-32.01
Recovery of bad debts	41.28	37.66	22.00	-46.71
Others	88.04	11.81	12.11	-86.24
Total Non Interest Income	439.01	584.62	599.70	36.60

Profit



(₹ in crore)

Sl. No	Parameters	QUARTER ENDED		
		31.12.2015	30.09.2016	31.12.2016
1	Interest Income	3999.38	3994.40	3957.56
2	Interest Expenses	2888.58	2716.13	2710.98
3	NilI (Spread 1-2)	1110.80	1278.26	1246.58
4	Other Income	439.01	584.62	599.70
5	Operating Expenses	789.29	856.67	825.10
6	Contribution (4-5)	-350.28	-272.05	-225.40
7	Operating Profit (3+6)	760.52	1006.21	1021.18
8	Provisions	718.23	601.06	647.69
9	Net Profit	42.30	405.15	373.48

Other Operating Expenses



(₹ in crore)

Particulars	QUARTER ENDED				Y-o-Y(%)
	31.12.2015	30.09.2016	31.12.2016		
Rent, Taxes & Lighting	51.07	92.56	66.61		30.43
Depreciation	27.06	40.29	39.19		44.83
Repairs & Maintenance	15.91	22.26	20.59		29.42
Insurance	35.02	45.46	49.17		40.41
Fees Others	19.69	19.28	17.00		-13.66
ATM Issuer Fee Paid	34.64	38.62	37.69		8.80
Others	107.31	104.03	97.39		-9.24
Other Operating Expenditure	290.70	362.50	327.64		12.71



Provisions

(₹ in crore)

Provisions and Contingencies	QE 31.12.2015	QE 30.09.2016	QE 31.12.2016
Total Provisions	718.23	601.06	647.69
Of which:			
Provisions for NPAs	777.18	615.48	545.89
Provision on Investments	-14.61	-36.12	1.15
Standard Advances	-49.64	-13.12	7.10
Income Tax	0.18	122.79	107.40
Others	5.12	-87.96	-13.85



Business Profile Q3 2016-17

(₹ in crore)

Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	300630	304425	309510	8880	2.95	8.38
	Domestic	288769	293081	299080	10311	3.57	8.78
	Overseas	11862	11344	10430	-1432	-12.07	-0.41
2	Global Deposits	174596	178159	183652	9056	5.19	9.07
	Domestic	168353	172378	178280	9927	5.90	9.47
	Overseas	6243	5781	5373	-871	-13.95	-0.69
3	Gross Advances	126034	126266	125858	-176	-0.14	7.41
	Domestic	120416	120703	120800	384	0.32	7.81
	Overseas	5618	5563	5057	-561	-9.98	-0.11
4	CD Ratio (%) Global	72.19	70.87	68.53	-	-	-
	Domestic	71.53	70.02	67.76	-	-	-
	Overseas	89.98	96.23	94.14	-	-	-



Average Business Performance

(₹ in crore)

Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	294927	298174	303022	8095	2.74	8.60
	Domestic	282438	287160	292261	9823	3.48	8.96
	Overseas	13056	11589	11341	-1715	-13.14	1.09
2	Global Deposits	170449	172372	177335	6887	4.04	9.03
	Domestic	164608	167739	172476	7868	4.78	9.49
	Overseas	6124	4920	5150	-974	-15.91	-1.96
3	Gross Advances	124478	125802	125687	1209	0.97	8.00
	Domestic	117830	119421	119786	1956	1.66	8.22
	Overseas	6932	6669	6191	-741	-10.69	4.14
4	CD Ratio (%)	73.03	72.98	70.88		-	-
	Domestic	71.58	71.19	69.45		-	-
	Overseas	113.19	135.55	120.21		-	-

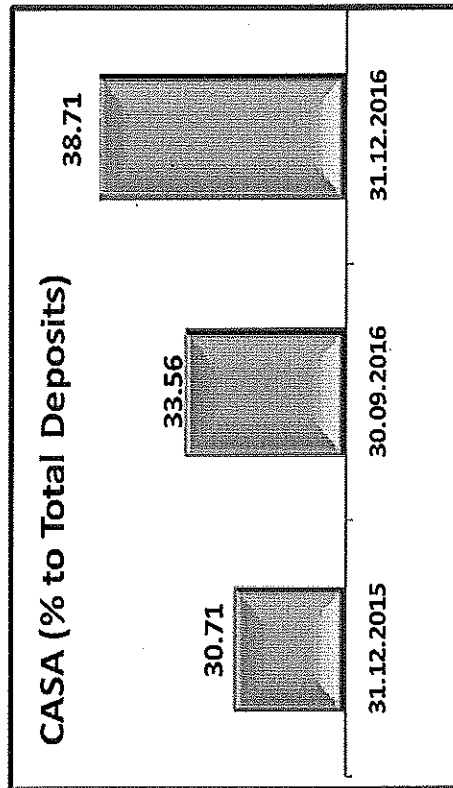
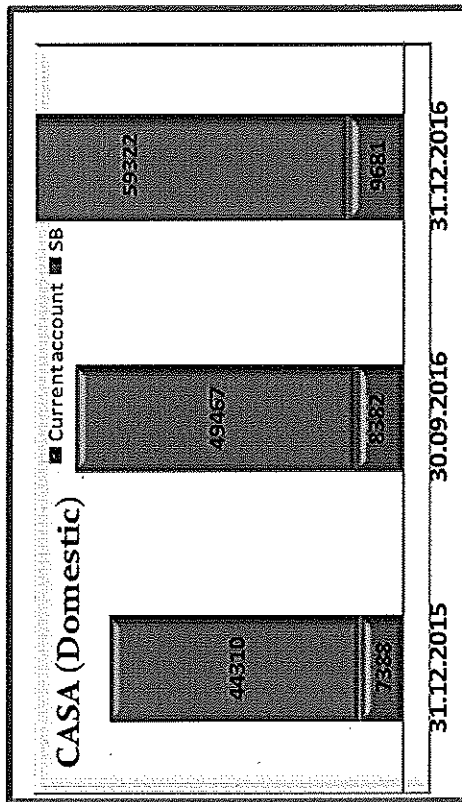
Including Inter Bank Deposits

CASA



(₹ in crore)

Sl. No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	51698	57849	69003	17306	33.47	14.19
	Current Deposits	7388	8382	9681	2293	31.04	9.65
	Savings Deposits	44310	49467	59322	15013	33.88	15.05
2	CASA (Domestic) Ratio (%)	30.71	33.56	38.71	-	-	
	CA (Domestic) Ratio (%)	4.39	4.86	5.43	-	-	
	SB (Domestic) Ratio (%)	26.32	28.70	33.27	-	-	





Average CASA (Domestic)

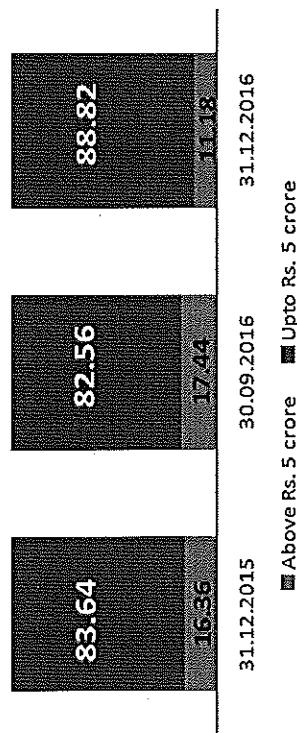
(₹ in crore)

Sl No.	Details	Dec-15	Sep-16	Dec-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	47954	53798	61183	13229	27.59	13.30
	Current Deposits	5740	6497	7288	1548	26.97	6.84
	Savings Deposits	42214	47301	53895	11681	27.67	14.38
2	CASA (Domestic)						
	Ratio (%)	29.13	32.07	35.47	-	-	-
	CA (Domestic)						
	Ratio (%)	3.49	3.87	4.23	-	-	-
	SB (Domestic)						
	Ratio (%)	25.65	28.20	31.25	-	-	-

Term Deposits(Domestic)



Share of Term Deposits (%)



Bank has shed High Cost Deposits to the tune of ₹5315 crore during the quarter and improved its share of Retail Deposit

(₹ in crore)

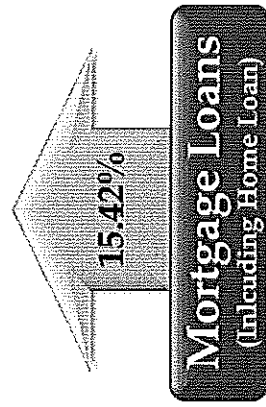
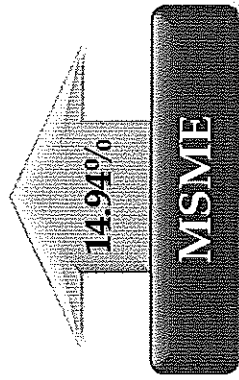
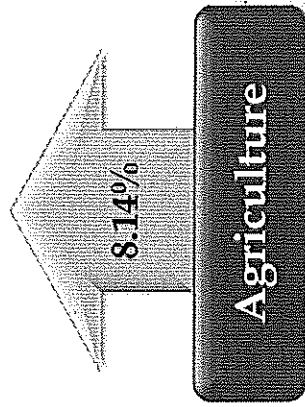
Details	31.12.2015	30.09.2016	31.12.2016
Term Dep (incl. PDs and CDs)	116091	114318	108061
Of which:			
Above Rs. 5 crore	18997	19936	12082
Upto Rs. 5 crore	97094	94382	95978
High Cost Deposits	6192	8158	2843
Of Which: PD	2264	4438	2843
CD	3928	3720	0



Break-up of Advances

(₹ in crore)

Details	Dec-15	Sep-16	Dec-16	Y-o-Y Growth (%)
Gross Advances (Domestic)	120416	120703	120800	0.32
Of which: Retail Advances	58206	63585	62957	8.16
Corporate Advances	62210	57118	57843	-7.02
Break up of Key Sectors				
Agriculture	22478	24677	24308	8.14
MSME	16855	19869	19373	14.94
Mortgage Loans (Including Home Loan)	10321	11505	11912	15.42





Advances – Major Industries

(₹ in crore)

Details	31.12.2015	% share to Gross Advances	30.09.2016	% share to Gross Advances	31.12.2016	% share to Gross Advances
Infrastructure	22928	19.04	20628	17.09	21665	17.93
Iron & Steel	3751	3.12	3677	3.05	4029	3.34
Textiles	4041	3.36	4125	3.42	4281	3.54
Food Processing	2532	2.10	2926	2.42	2831	2.34
All Engineering	2315	1.92	2633	2.18	2560	2.12
Other Industries*	6273	5.21	7416	6.14	9876	8.18
Petroleum, Coal Products & Nuclear Fuels	2025	1.68	1582	1.31	1846	1.53
Cement & Cement Products	1276	1.06	1367	1.13	1351	1.12
Construction	1487	1.23	1305	1.08	1170	0.97



Power Sector Exposure (As on 31.12.2016)

(₹ in crore)

Sector	Generation		Sector	Distribution	
	FB	NFB		FB	NFB
Central Govt. undertakings	590	0	Central Govt. undertakings	0	0
State Government Undertakings	2741	320	State Government Undertakings	2273	294
Private Sector	4180	948	Private Sector	0	0
Total Exposure	7511	1268	Total Exposure	2273	294
Sector	Transmission		Sector	Total	
Central Govt. undertakings	0	0	Central Govt. undertakings	590	0
State Government Undertakings	587	0	State Government Undertakings	5601	614
Private Sector	116	0	Private Sector	4296	948
			NPA	830	
Total Exposure	703	0	Total Exposure	11317	1562



State-wise: Power Sector Exposure (As on 31.12.2016)

(₹ in crore)

State	STATE DISCOMS				OTHER THAN DISCOMS						Total				Grand Total
					CENTRAL/STATE			PRIVATE							
	FRP BONDS	FB	NFB	Inv't	FB	NFB	FB	NFB	FRP BONDS	FB	NFB				
Andhra Pradesh	0.00	0.00	0.00	0.00	423.92	0.00	368.73	50.00	0.00	792.65	50.00			842.65	
Chattisgarh	0.00	0.00	0.00	0.00	0.00	0.00	786.76	310.28	0.00	786.76	310.28			1097.04	
Delhi	0.00	0.00	0.00	58.16	531.47	0.00	19.72	0.00	58.16	551.19	0.00			609.35	
Gujarat	0.00	0.00	0.00	0.00	469.16	206.00	120.26	165.24	0.00	589.42	371.24			960.66	
Haryana	179.15	75.81	0.00	0.00	0.00	0.00	10.66	0.00	179.15	86.47	0.00			265.62	
Karnataka	0.00	190.06	0.00	0.00	440.25	0.00	29.58	0.00	0.00	659.89	0.00			659.89	
Madhya Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	34.71	0.00	0.00	34.71	0.00			34.71	
Maharashtra	0.00	0.00	0.00	0.00	909.00	0.00	160.09	0.00	0.00	1069.09	0.00			1069.09	
Orissa	0.00	0.00	0.00	0.00	0.00	0.00	428.14	9.60	0.00	428.14	9.60			437.74	
Punjab	0.00	0.00	0.00	0.00	0.00	0.00	161.73	0.00	0.00	161.73	0.00			161.73	
Rajasthan	252.79	9.76	0.00	0.00	123.28	0.00	220.86	0.00	252.79	353.90	0.00			606.69	
Tamil Nadu	180.58	1107.57	94.00	0.00	0.00	0.00	1380.22	397.19	180.58	2487.79	491.19			3159.56	
Telangana	175.00	159.90	0.00	0.00	0.00	0.00	0.00	0.00	175.00	159.90	0.00			334.90	
Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	280.40	0.00	0.00	280.40	0.00			280.40	
Uttarkhand	0.00	0.00	0.00	0.00	0.00	0.00	241.42	0.00	0.00	241.42	0.00			241.42	
West Bengal	0.00	0.00	0.00	0.00	904.44	314.40	16.26	0.00	0.00	920.70	314.40			1235.10	
Other States	0.00	0.00	0.00	0.00	0.00	0.00	36.68	15.30	0.00	36.68	15.30			51.98	
NPA							830.47			830.47				830.47	
Total	787.52	1543.10	94.00	58.16	3801.52	520.40	5126.69	947.61	845.68	10471.31	1562.01			12879.00	

FRP Bonds - Financial Restructuring Plan Bonds



Asset Classification

(₹ in crore)

	Standard Advances	Restructured Standard Advances	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
31.12.15	110099	8864	7071	15935	126034
% Share	87.36	7.03	5.61	12.64	100.00
30.09.16	110668	6405	9192	15598	126266
% Share	87.65	5.07	7.28	12.35	100.00
31.12.16	110237	5945	9675	15620	125858
% Share	87.59	4.72	7.69	12.41	100.00



Sector-wise Stressed Advances

(₹ in crore)

Sector	Stressed Adv (%) to Gross Advances (Respective Sector)	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	30.09.2016	31.12.2016			
Agriculture	2.64	610	43	653	2.69
Home Loan	3.50	161	199	360	3.40
Education Loan	6.73	316	56	372	11.54
Micro & Small Enterprises (priority)	9.72	1209	244	1453	9.45
Others	18.20	7379	5403	12782	19.00
Total	12.35	9675	5945	15620	12.93
Priority	5.50	2208	674	2882	5.76
Non Priority	16.98	7467	5272	12739	18.00

Asset Quality



(₹ in crore)

Parameters	Dec-15	Sep-16	Dec-16
Gross NPAs opening	5773	8894	9192
Fresh NPAs during the quarter	1739	950	931
Of which: Slippage from Restructured Assets	798	253	279
Of which: Additions from Existing NPA assets	2	201	161
Reduction during the quarter	440	652	448
Of which: Cash Recovery & Upgradation	192	252	156
Write off	248	400	292
Amount Assigned to ARC	0	0	0
Gross NPA closing	7071	9192	9675
Gross advances	126034	126266	125858
Gross NPA as % to Gross advances	5.61%	7.28%	7.69%
Net NPAs	3881	5657	5798
Net advances	122617	122563	121865
Net NPAs as % to Net advances	3.17%	4.62%	4.76%
Stressed Assets% (Gross NPA & Standard Restructured)	12.64%	12.35%	12.41%

Gross NPA: 7.69%

Net NPA: 4.76%



(₹ in crore)

Sector	31.12.2015	% to Gross Advances (respective sector)	30.09.2016	% to Gross Advances (Respective Sector)	31.12.2016	% to Gross Advances (Respective Sector)
Agriculture	594	2.79	604	2.50	610	2.53
Home Loan	150	1.59	154	1.66	161	1.75
Education Loan	222	6.84	347	10.74	316	8.75
Micro & Small Enterprises (Priority)	862	6.32	1230	6.86	1209	6.68
Others	5242	6.68	6857	9.80	7379	10.42
T total	7071	5.61	9192	7.27	9675	7.69
Priority	2103	4.70	2253	3.98	2208	4.36
Non Priority	4968	6.11	6939	9.96	7467	9.94
T total	7071	5.61	9192	7.27	9675	7.69



Industry-wise NPA

(₹ in crore)

Industry	31.12.2015		30.09.2016		31.12.2016	
	Gross NPA	% to Sector Gross Advances (respective sector)	Gross NPA	% to sector Gross Advances (respective sector)	Gross NPA	% to Sector Gross Advances (respective sector)
1. Basic Metal and Metal Products	1282	27.37	3159	67.64	3615	73.47
2. Infrastructure	1350	5.89	1249	6.64	1541	7.22
2.1 Power	463	3.57	673	6.76	830	8.87
3. Textiles	570	14.11	705	17.20	648	15.13
4. All Engineering	366	15.81	415	19.28	416	17.32
5. Constructions	423	28.46	88	6.38	88	6.49
6. Food Processing	107	4.24	118	4.60	232	8.20
7. Cement and Cement Products	119	9.32	132	10.11	155	12.15
8. Coal and Mining	96	18.72	295	59.74	320	70.89
9. Chemical and Chemical Products	92	10.51	17	2.11	17	2.03
10. Paper and Paper Products	43	7.86	66	11.67	69	12.28
11. Gems and Jewellery	110	129.77	50	58.46	50	55.90
12. Other Industries & Other Advances	2511	2.92	2896	3.25	1694	2.22
TOTAL	7071	5.61	9192	7.28	9675	7.69

Restructured Assets



(₹ in crore)

S.No	Details	QE Dec 2015		QE Sep 2016		QE Dec 2016	
		No	Amount	No	Amount	No	Amount
1	Opening balance of standard account restructuring	1101	10057.34	9050	6294.46	8392	6405.48
2	Fresh restructuring during the period	410	102.66	36	349.97	1	264.70
3	Upgradation from NPA	9	0.98	29	2.05	5	0.13
4	Fresh disbursement less recoveries	57	151.52	-142	109.14	-224	-383.67
5	Total (1+2+3+4)	1577	10312.50	8973	6755.62	8174	6286.64
6	Account slipped during the period	136	673.40	469	164.06	115	317.17
7	Account satisfactorily performed during the period	56	774.99	112	186.08	21	24.18
8	Total (6+7)	192	1448.39	581	350.14	136	341.35
9	Closing balance of Standard Restructuring (5-8)	1385	8864.11	8392	6405.48	8038	5945.29



Restructured Assets – Sector wise

(₹ in crore)

Restructured Advances - Sectorwise - Outstanding						
Sector	As on 31 st Dec 2015	Of which: Standard	As on 30 th Sep 2016	Of which: Standard	As on 31 st Dec 2016	Of which: Standard
Agriculture	104.01	49.61	101.62	48.69	94.83	43.47
Education	21.14	10.22	78.74	59.79	74.96	55.76
Home Loan	14.34	10.12	213.46	208.06	204.79	199.28
Non Priority	11125.85	8549.51	8123.24	5648.68	7950.09	5271.60
Other Priority	105.12	41.28	197.07	145.40	178.96	130.98
SME	286.77	203.37	408.61	294.87	352.30	244.19
Total	11657.23	8864.11	9122.74	6405.49	8855.93	5945.28



Restructured Assets – Major Industries

(₹ in crore)

Restructured Advances – Major Industries			
Industry	Total Outstanding as on 31.12.2016	% share to Total Restructured	Of Which: Standard
Infra-Power	3771.18	42.58	3325.36
Power discom	1268.88	14.33	1268.88
Road	600.95	6.79	600.95
Port	115.68	1.31	0.00
Iron & Steel	938.08	10.59	348.23
Contractor	464.41	5.24	64.95
Textiles	198.54	2.24	0.00
Sugar	279.71	3.16	279.71
Chemicals	54.05	0.61	54.05
Edu. Institution	168.17	1.90	91.94
Cement	140.47	1.59	22.10
Engineering	132.11	1.49	74.41
Other Industries	1439.04	16.25	654.10

Investments



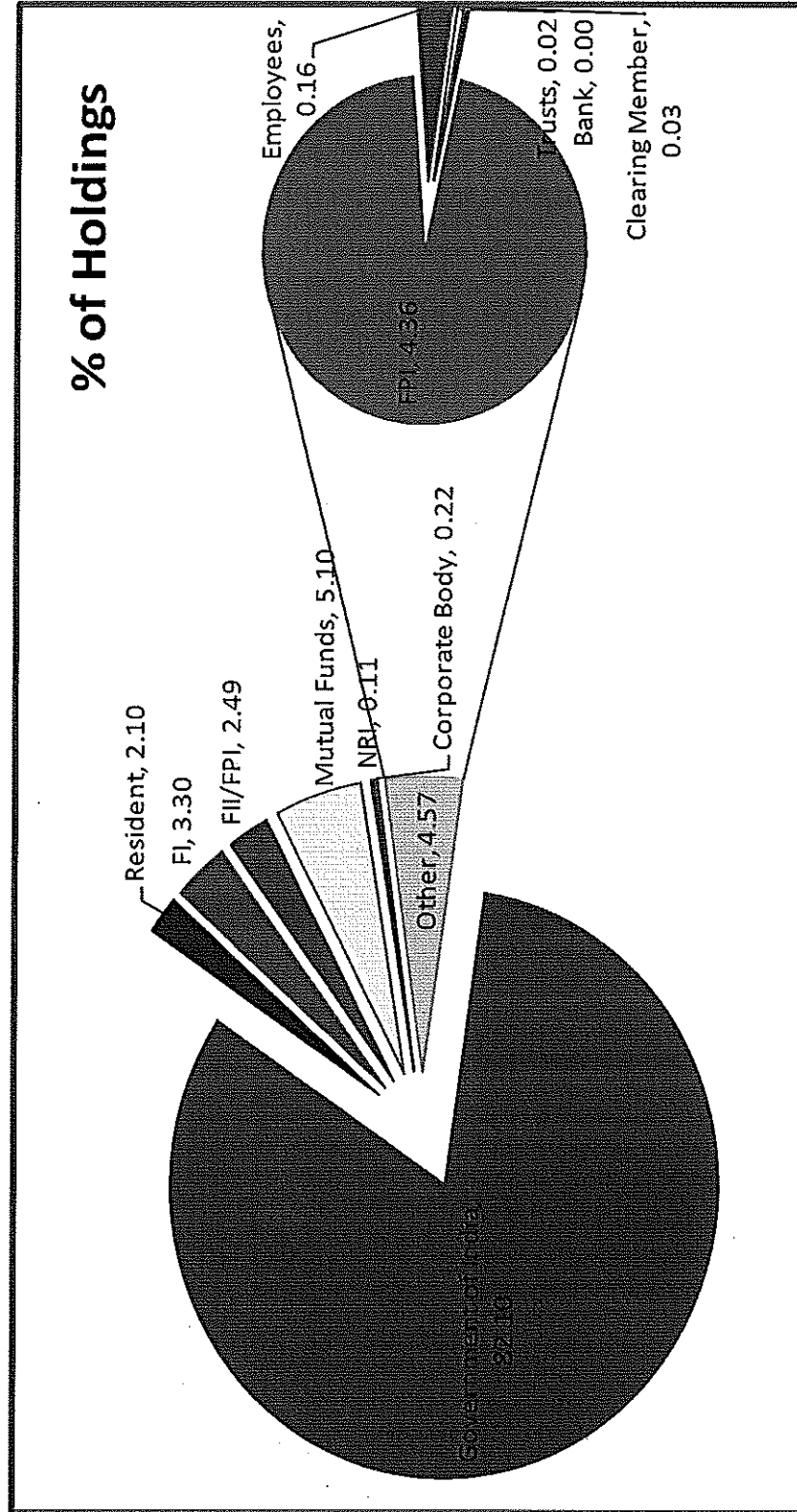
(₹ in crore)

Parameters	31.12.15	30.09.16	31.12.16
Gross Domestic Investment (Without netting LAF)			
SLR	53807	52527	66800
Non SLR	41809	42209	55792
Held For Trading (HFT)	11998	10318	11008
Available For Sale (AFS)	21	245	297
Held To Maturity (HTM)	25149	14957	27689
Modified Duration Trading Portfolio	28637	37324	38814
	4.23	4.30	4.07

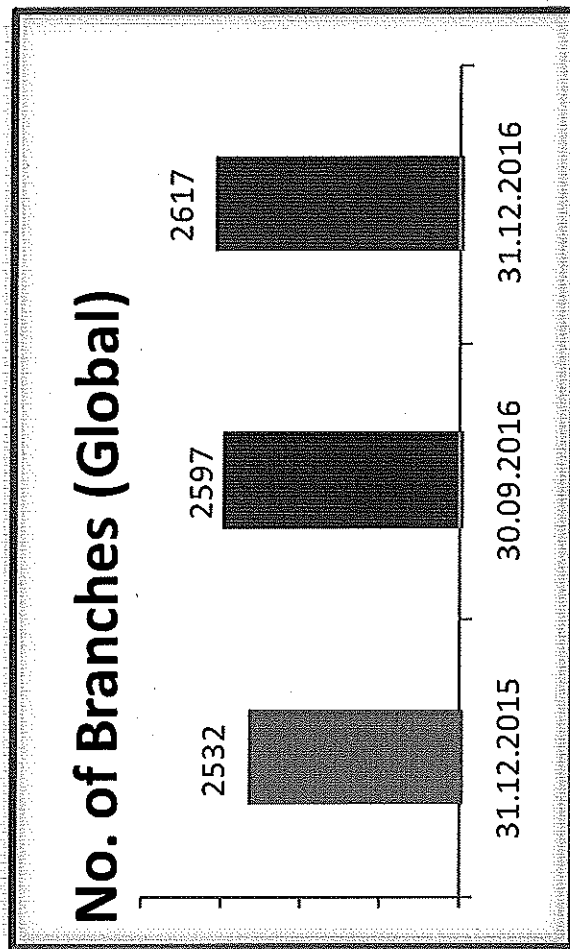
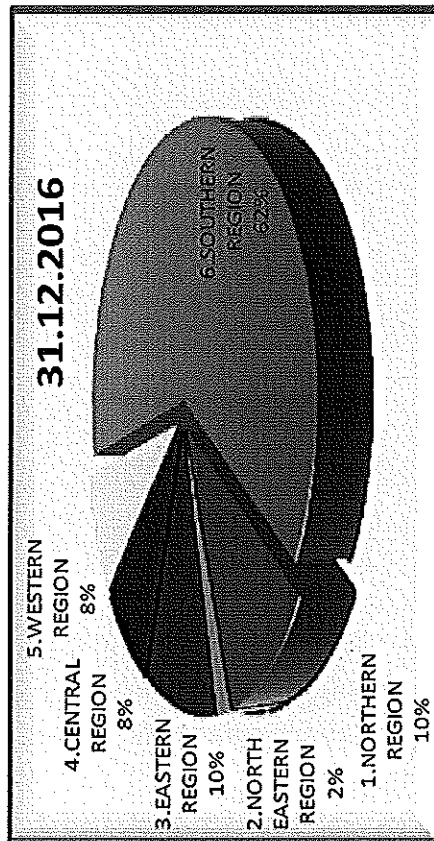
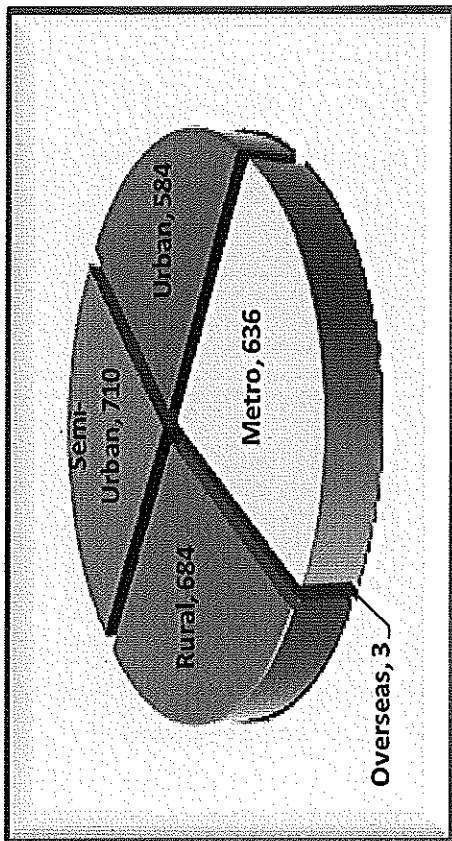
(₹ in crore)

Parameters	31.12.15	30.09.16	31.12.16
Central Government Securities	34333	33568	42971
State Government Securities	6573	8294	9838
Other Approved Securities	36	36	36
Debentures & Bonds	5759	8236	8771
Shares	548	551	551
Others	6558	1842	4632
Gross Domestic Investment (Without netting LAF)	53807	52527	66800

Shareholding Pattern

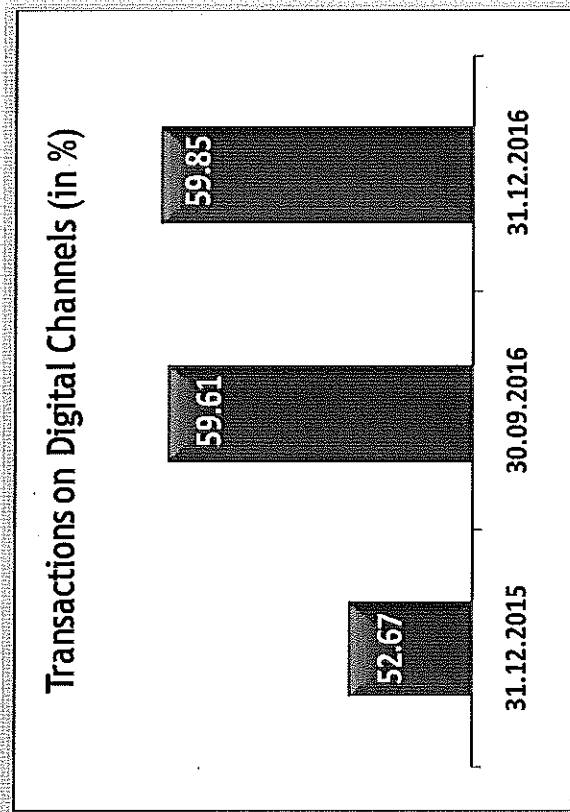
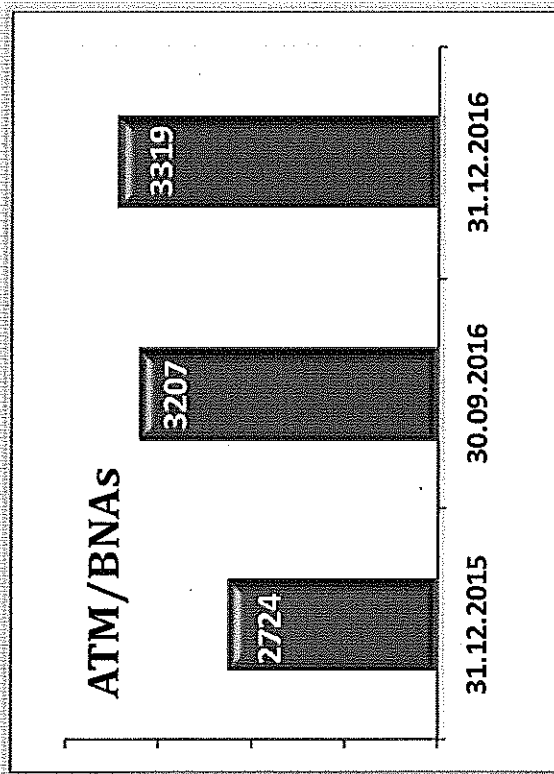


Branch Network





Performance under 24*7 Banking

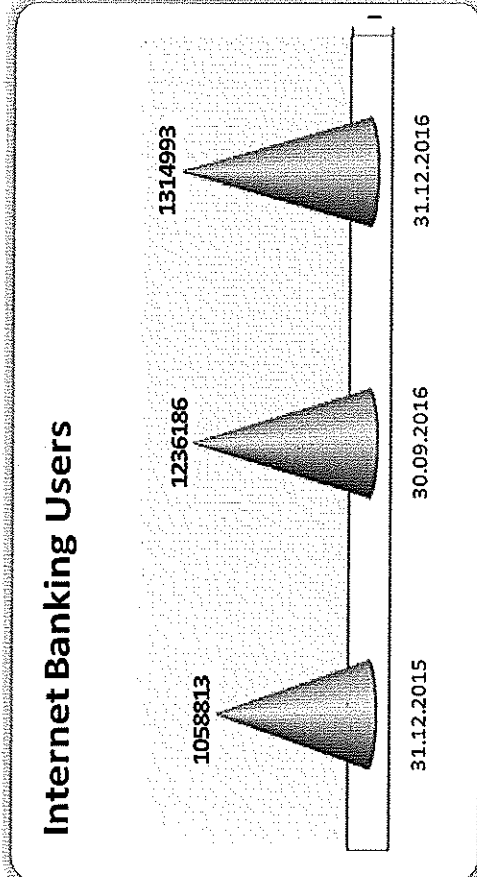
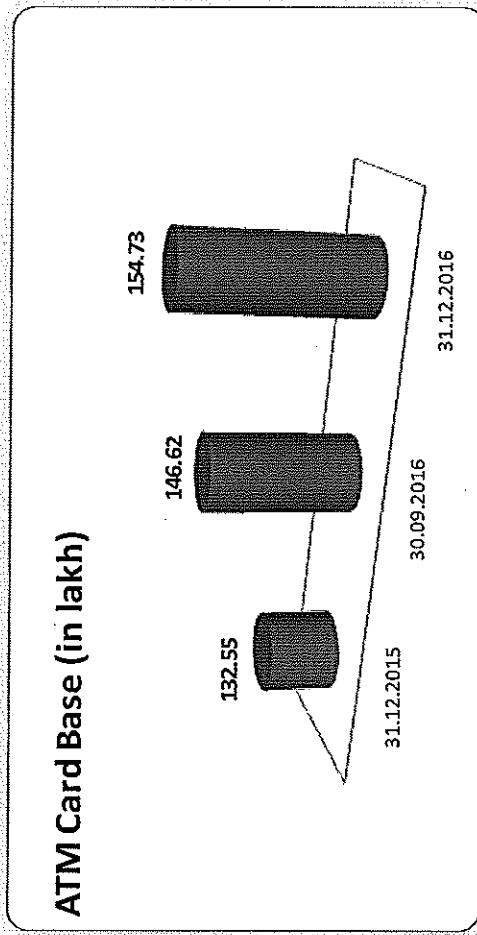
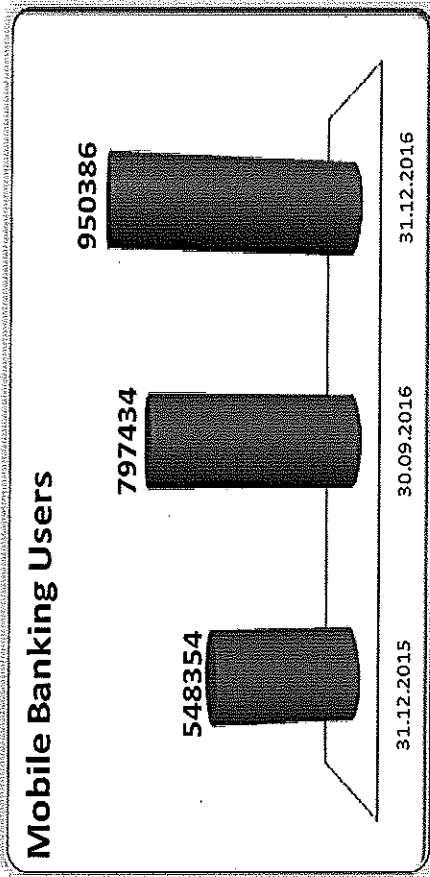


ATM Card Base of 1.55 crore

BNA Migration: 45.88%



Digital Banking



Digital Banking Initiatives

CARD TO CARD FUNDS TRANSFER THROUGH ATM

1. YOUR DEBIT CARD
 2. PIN
 3. BENEFICIARY DEBIT CARD NO
- WILL DO THE TRICK



ONLINE AIAL PENSION YOJANA (APY)

DIGITAL LIFE CERTIFICATE



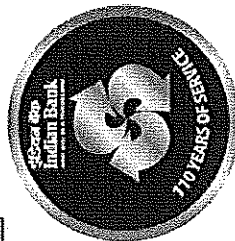
NO UNNECESSARY LOGISTICAL HURDLES

DIGITAL CHALLAN

WELCOME
IB CUSTOMER APP
IN YOUR HANDSET



IB PREPAID CARD



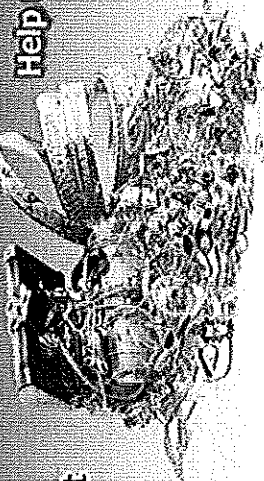
IB PLATINUM CREDIT CARD

Higher credit Limit - Lower interest rate
Attractive discounts on Merchandise
Free access to airport lounge



IB CREDIT CARD STATEMENT THROUGH IB CUSTOMER APP

IB JEWEL LOAN @ your convenience



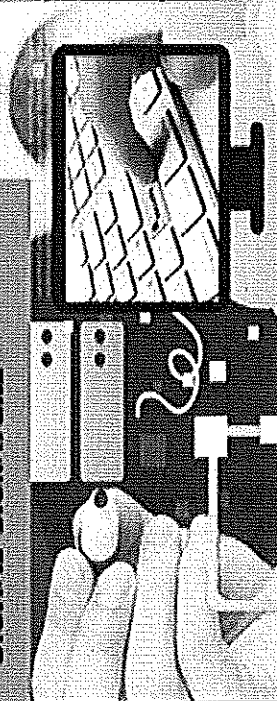
Fix appointment
with Branch
@ your time

Help us Serve you Better

Use
Indian Bank Website
or
IB Customer App



SECURE TRANSACTIONS WITH DIGITAL SIGNATURE



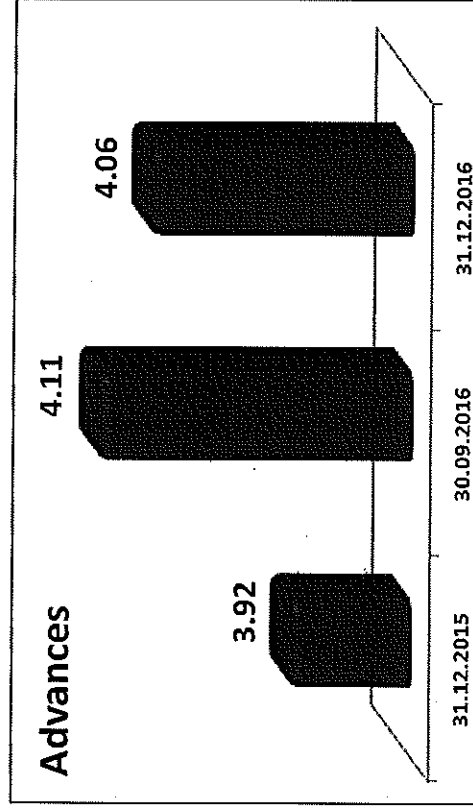
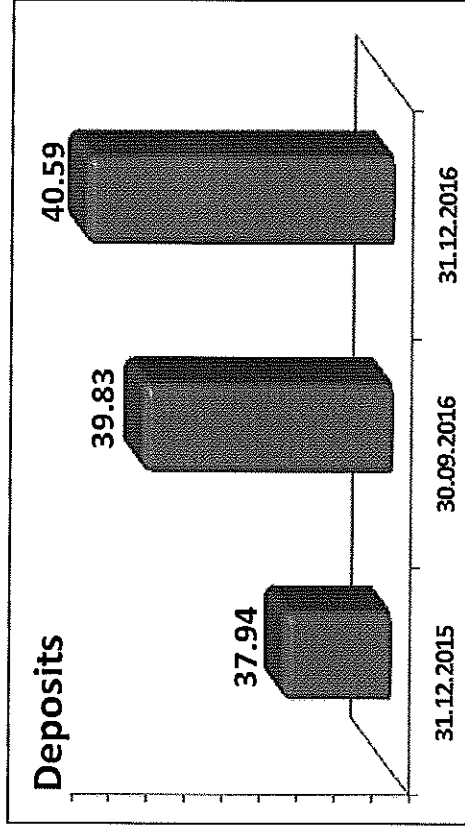
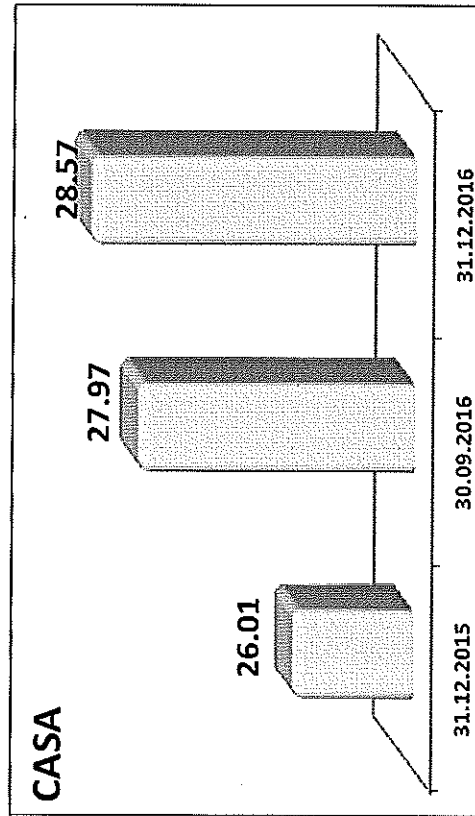
WE PLAY IT SAFE
WHERE YOUR WEALTH
IS INVOLVED

GO DIGITAL TO
SECURE YOUR WEALTH

USE DIGITAL SIGNATURE
FOR ONLINE
TRANSACTIONS

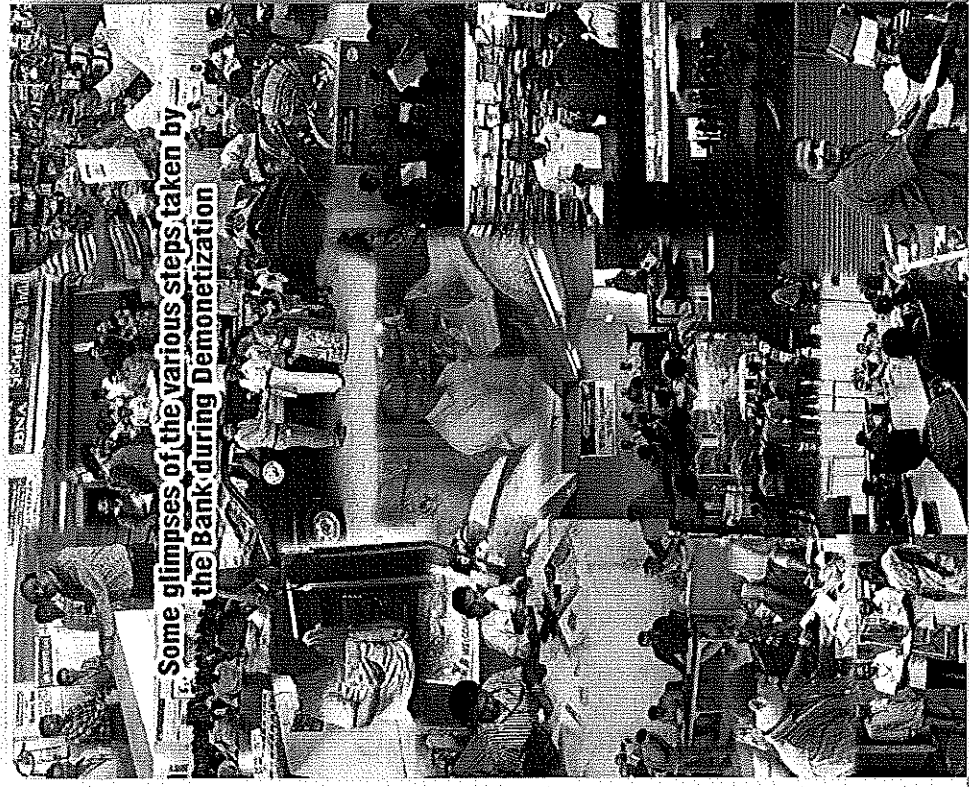
Clientele Strength

No. of customers in Million





Efforts taken during Demonetisation



Demonetisation of high denomination Bank notes: Supporting a National Cause



- * Smooth exchange and deposit of Specified Bank notes (SBNs) was ensured by effective Queue management, separate/additional counters for exchange/deposit, special arrangements for differently abled, pregnant women and senior citizen customers etc
- * The entire workforce of the Bank worked tirelessly, relentlessly and with great enthusiasm for extended hours and also during holidays to meet the demanding situation
- * Effective popularization of digital channels resulted in increase in registration for alternate channels by 33% and transactions by about 80%
- * Field Business Correspondents (FBCs), Bank staff and Retired staff ensured that cash was disbursed at the doorsteps of the customers





Performance under PMJDY/PMSBY/APY/PMMY

As on 31.12.2016	Accounts/ Amount
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	32.03 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in crore)	588.24
Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)	15.09
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) (during the current financial year)	16.57 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (during the current financial year)	6.60 lakh
Applications enrolled under Atal Pension Yojana	1.15 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	888.65
Mobilisation under Gold Bond Scheme (Amount ₹ in crore)	197.46

