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कार्पोरेट कार्यालय / CORPORATE OFFICE

निवेशक सेवा कक्ष Investor Services Cell

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रायपेट्टा Royapettah

चेन्नै Chennai 600 014

Ref : ISC / 576 / 2016-17

November 9, 2016

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

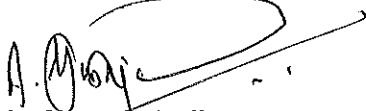
Dear Sir,

Sub : Corporate Announcement – NSE Symbol : INDIANB

Further to our letter dated November 9, 2016, furnishing the Standalone Reviewed Financial Results of the Bank for the quarter / half-year ended September 30, 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,


A. Ganesa Rathnam
COMPANY SECRETARY


Encl: a.a.

FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2016

KEY PERFORMANCE HIGHLIGHTS					
		RoA		↑ 0.79%	
CASA growth	↑	16.71% YoY		Net Interest Income	↑ 18.32% YoY
CRAR	↑	14.34%		Operating Profit	↑ 36.80% YoY
Net Interest Margin	↑	2.64%		Net Profit	↑ 9.71% YoY

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 September 30, 2016.

The highlights of the Bank's performance are as under. Shri. Mahesh Kumar Jain, Managing Director & CEO informed that:

Profitability:

- Net Interest Income (NII) was at ₹1278.26 crore for the QE September 30, 2016 recording a growth of 18.32% over QE September 30, 2015 (₹1080.39 crore) and 3.39% over QE June 30, 2016 (₹1236.32 crore).
- Operating Profit was at ₹1006.21 crore for the QE September 30, 2016 recording a growth of 36.80% over QE September 30, 2015 (₹735.51 crore) and 11.41% over QE June 30, 2016 (₹903.18 crore).
- Net Profit was at ₹405.15 crore for the QE September 30, 2016 recording a growth of 9.71% over QE September 30, 2015 (₹369.30 crore) and 31.82% over QE June 30, 2016 (₹307.36 crore).
- Net Interest margin touched 2.64% for the QE September 30, 2016 as against 2.26% for the QE September 30, 2015 and 2.47% for the QE June 30, 2016.
- Other Income of the Bank touched ₹584.62 crore for the QE September 30, 2016 registering a growth of 33.63% over QE September 30, 2015 (₹437.48 crore).
- Return on Average Assets (RoA) improved to 0.79% for the QE September 30, 2016 as against 0.74% for the QE September 30, 2015 and 0.60% for the QE June 30, 2016.
- Bank's Book Value per Share stood at ₹295.33 as on September 30, 2016, as compared to ₹273.63 as on September 30, 2015 and ₹287.42 as on June 30, 2016.

Asset Quality:

- Gross NPAs to Gross Advances ratio stood at 7.28% as on September 30, 2016 as against 6.97% as on June 30, 2016.
- Net NPAs to Net Advances ratio stood at 4.62% as on September 30, 2016 as against 4.48% as on June 30, 2016.
- Provision Coverage Ratio stood at 55.11% as on September 30, 2016 as against 53.89% as on June 30, 2016.

Capital:

- Capital Adequacy Ratio (CRAR) as per Basel III at 14.34% as on September 30, 2016, of which, Tier I capital stood at 12.66% and CET 1 at 12.24%.
- Bank's Networth increased to ₹14184.36 crore as on September 30, 2016 from ₹13,804.37 crore as on June 30, 2016.

Branch Network:

- During the quarter ended September 30, 2016, 13 new branches including 8 under the newly formed Verticals have been opened at various centres pan India, taking the total domestic distribution network of the Bank to 2594 branches besides overseas presence in Singapore, Colombo and Jaffna.

Human Resources:

- Total staff strength as on September 30, 2016 stood at 20661.

Performance under National Goals:

- Priority Sector portfolio increased from ₹44909 crore as of September 30, 2015 to ₹50903 crore as of September 30, 2016. Priority sector advances as a percentage of ANBC as of September 30, 2016 stood at 42.55%.
- Advances to Weaker Section increased by 11.63% from ₹13411.65 crore as on September 30, 2015 to ₹14971.81 crore as on September 30, 2016

Other highlights:

- Having reoriented as a "Mid Sized Bank with focus on Retail & Mid Corporate segment" in its revamped Business Model, Bank shifted its focus to Retail Business through specialized Verticals viz., Retail loans, MSME & Mid Corporate, Agriculture/other loans.
- 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 of 73.92%.

- **PRADHAN MANTRI MUDRA YOJANA (PMMY):** Disbursements to the tune of ₹656.68 crores made to 54,570 beneficiaries under various schemes viz., Shishu, Kishore and Tarun.

CSR activities:

- Conducted **Blood & Organ donation** awareness camps pan India as part of Bank's 110th Foundation day celebrations.
- To mark the above celebrations, Bank also completed 1.10 lakh **Tree Plantation**, besides commencing the second phase to achieve the target of planting 3 lakh sapling before 31st March 2017.

Digital banking Initiatives:

- 249 ATMs/BNAs - Bunch Note Acceptors were installed during the quarter, taking the total number of ATMs/BNAs to 3207 including 715 offsite ATMs. BNAs helped customers, especially traders to deposit their money at late hours and 63.63% transactions were migrated from Branches. Passbook kiosks have been installed at 256 locations and 39.76% branch transaction were migrated.
- **Transactions on Alternate channels (ATM/BNA, Mobile banking and Net banking)** reached 59.61% reducing footfall in branches.
- **Statement of account through e-mail (Registration @ Website/Branch)** – Facility for auto generation and despatch of password protected PDF statement of account to Customer's registered e-mail ID at specified frequency viz., daily/weekly/ monthly.
- **M-Passbook** – Facility to view 50 transactions with full details in accounts through Bank's mobile app 'Indpay'.
- **Value Added Services** – Facility for making request for Cheque Book/Stop payment of cheques extended to Mobile Banking Customers also.
- **Value Added services through ATMs** – Request for Cheque Book/Aadhaar Seeding enabled through ATMs.
- **IB Customer App** – An exclusive app for our esteemed customers to provide feed back regarding customer service and cleanliness of ATMs. Besides, facility available to view Pension details and also register request for Loan.
- **Green PIN for Credit Cards through ATMs of Bank** – A green initiative for customer convenience. Facility to setup their own PIN in a secured manner.
- **E-TDA through Indpay** – A customer centric initiative facilitating opening and closing of term deposits through mobile app 'Indpay'.

- **Secure OTP in IB Customer Mobile App** – Generation of OTP for Net banking transactions in a single hop and in a secured manner to enhance customer experience.
- **Online Submission of Form A2 for International Remittance** – Facilitating International remittance by submission of Form A 2 through Net Banking. Branch will thereafter arrange for the remittance.
- **View of Credit Card Statement through IB Customer App.**

Business:

- The quarter witnessed healthy trend in CASA with the portfolio increasing to ₹58354 crore as on September 30, 2016 from ₹49999 crore as on September 30, 2015. Share of CASA Deposits (Domestic) reached a level of 33.56% as on September 30, 2016 from 29.75% as on September 30, 2015.

Recognition:

- **India's Best Bank Award** by Financial Express for strength and soundness.

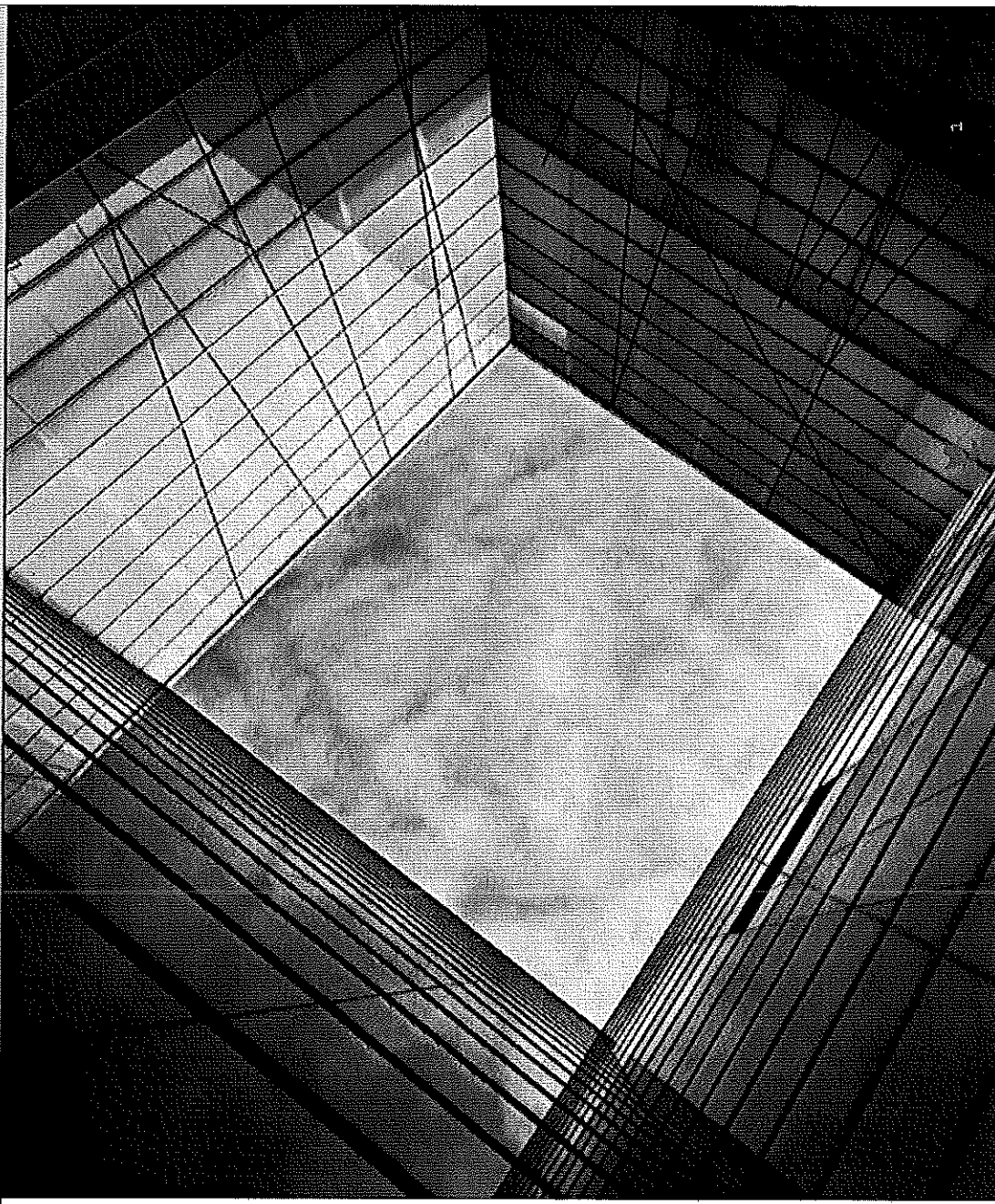
Looking ahead, thrust would be on:

- Further augmenting low cost deposit (CASA) base to cut down costs.
- Promoting Retail and MSME/Mid Corporate credit through dedicated Verticals.
- Enhancing profitability through prudent pricing models.
- Maintaining strict vigil on Asset Quality.
- Employing best Risk Management practices.
- Strategically deploying Skilled and Specialized Manpower.

Chennai

November 09, 2016

Presentation on Performance of the Bank Q2 2016-17



Ratings

“BBB-” rated with Stable
outlook (same as Sovereign
Rating)
M/s Standard & Poor’s

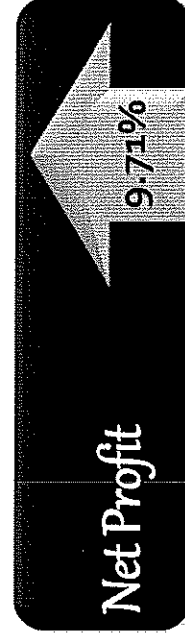
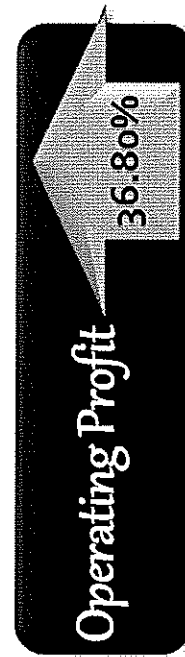
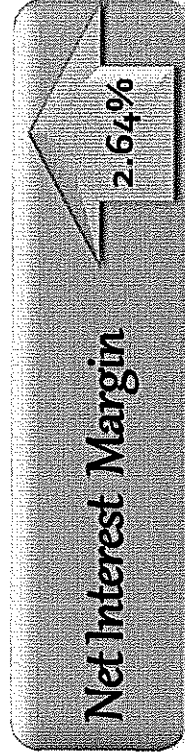
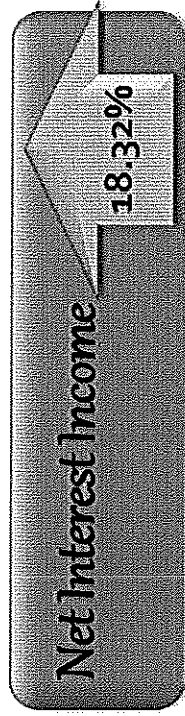
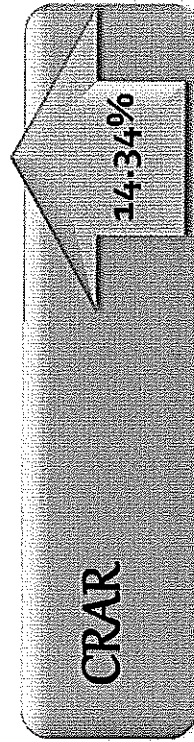
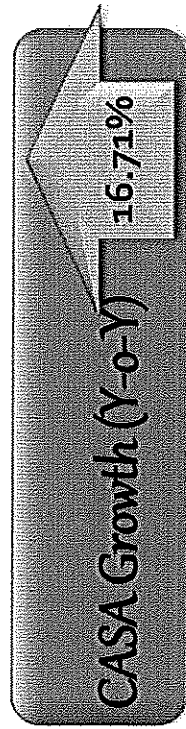
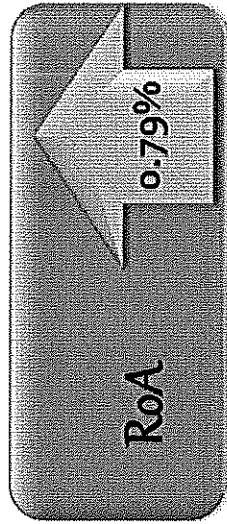
“AAA” rating by
M/s CRISIL Ltd

“AAA” rating by
M/s CARE Rating

“AA + (Stable)” rated by
M/s ICRA Ltd

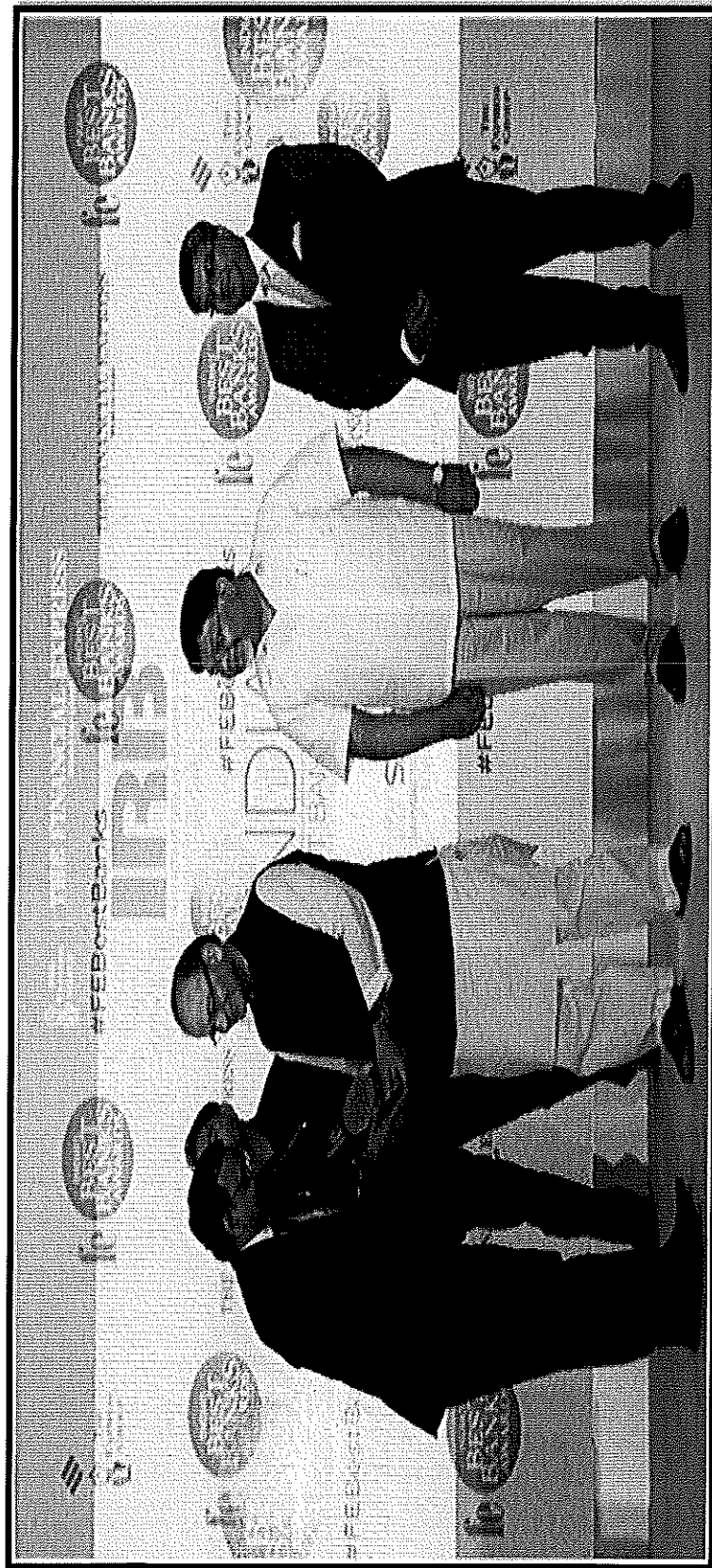


Highlights Q2 2016-17



Proud Moment

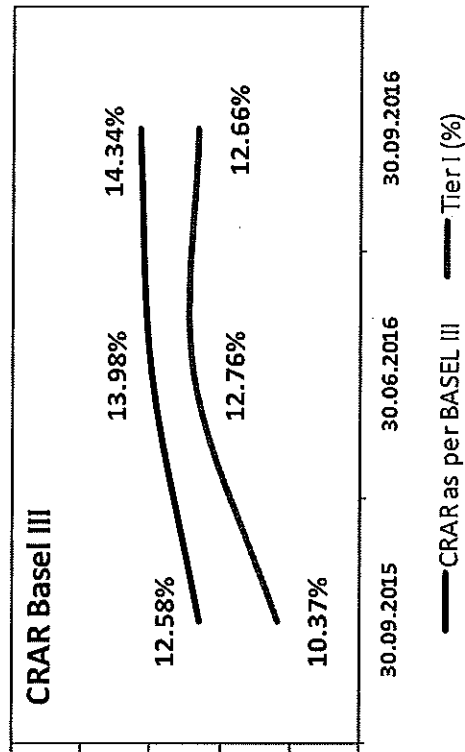
India's Best Bank Award by Financial Express for Strength & Soundness



Soundness

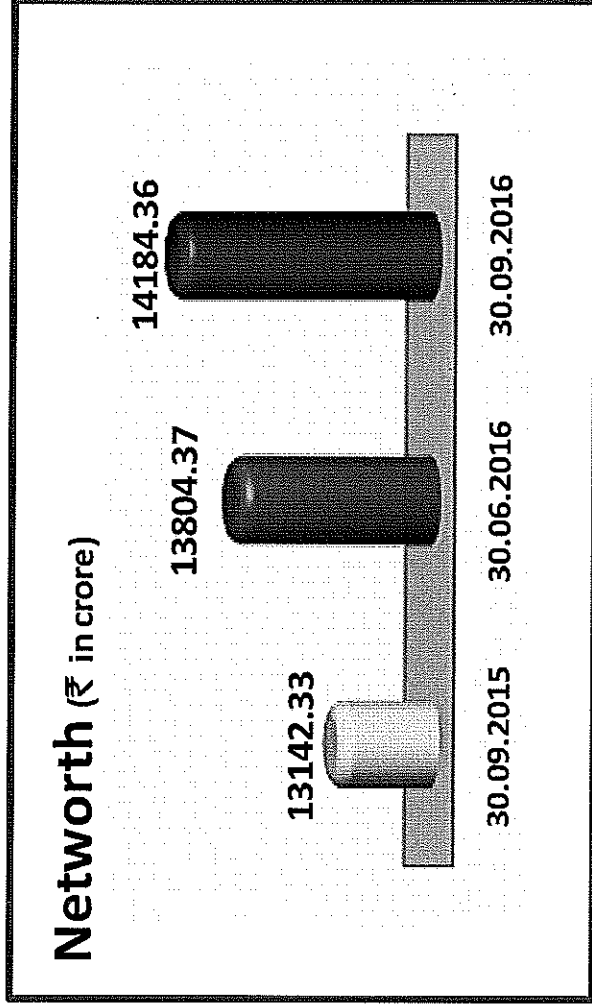
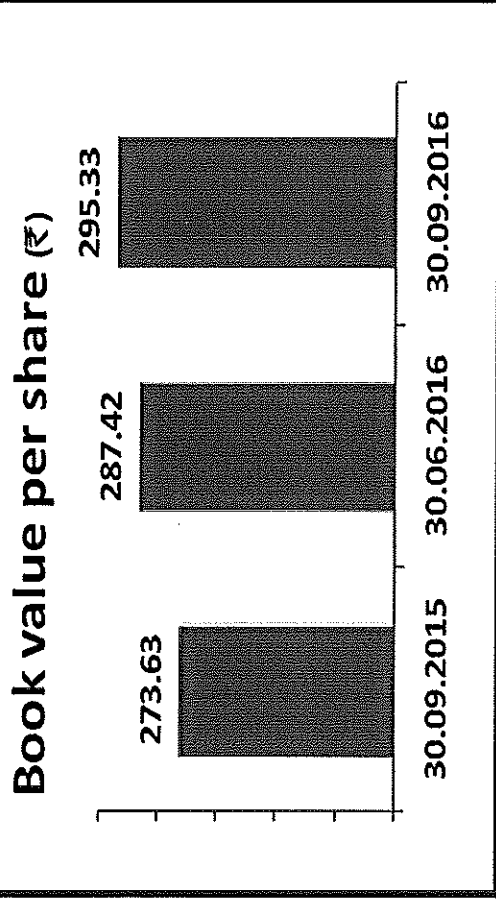


S.No	Details	Sep 15	Jun 16	Sep 16
Capital Fund				
1	Tier I	12477.75	15066.24	15056.71
	Of which			
	Common Equity	12477.75	14569.43	14559.90
	Additional Tier I	0.00	496.81	496.81
2	Tier II	2661.94	1439.29	2003.60
3	Total (Tier I+ II)	15139.69	16505.53	17060.31
4	Risk-Weighted Assets	120352.99	118062.22	118937.32
Capital Adequacy Ratio (%)				
5	Tier I	10.37	12.76	12.66
	Of which			
	Common Equity	10.37	12.34	12.24
	Additional Tier I	0.00	0.42	0.42
6	Tier II	2.21	1.22	1.68
7	Total (Tier I+ II)	12.58	13.98	14.34



CRAR improved to 14.34 %

Equity





Business Profile Q2 2016-17

(₹ in crore)

Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	298003	304956	304425	6422	2.16	8.49
	Domestic	285325	294036	293081	7755	2.72	8.70
	Overseas	12677	10920	11344	-1333	-10.52	3.72
2	Global Deposits	172711	177423	178159	5448	3.15	8.92
	Domestic	166122	171863	172378	6256	3.77	9.14
	Overseas	6589	5559	5781	-809	-12.27	3.33
3	Gross Advances	125292	127533	126266	974	0.78	7.89
	Domestic	119204	122173	120703	1499	1.26	8.08
	Overseas	6088	5361	5563	-525	-8.62	4.13
4	CD Ratio (%) Global	72.54	71.88	70.87	-	-	-
	Domestic	71.76	71.09	70.02	-	-	-
	Overseas	92.39	96.43	96.23	-	-	-



Average Business Performance

(₹ in crore)

Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Global Business	295486	300980	298174	2688	0.91	9.02
	Domestic	282741	289120	287160	4419	1.56	9.16
	Overseas	13308	12436	11589	-1719	-12.92	5.86
2	Global Deposits	172511	173391	172372	-139	-0.08	9.07
	Domestic	166100	168145	167739	1639	0.99	9.36
	Overseas	6692	5534	4920	-1772	-26.48	1.30
3	Gross Advances	122975	127589	125802	2827	2.30	8.95
	Domestic	116641	120975	119421	2780	2.38	8.88
	Overseas	6616	6902	6669	53	0.80	10.20
4	CD Ratio (%)						
	Global	71.29	73.58	72.98	-	-	-
	Domestic	70.22	71.95	71.19	-	-	-
	Overseas	98.86	124.72	135.55	-	-	-

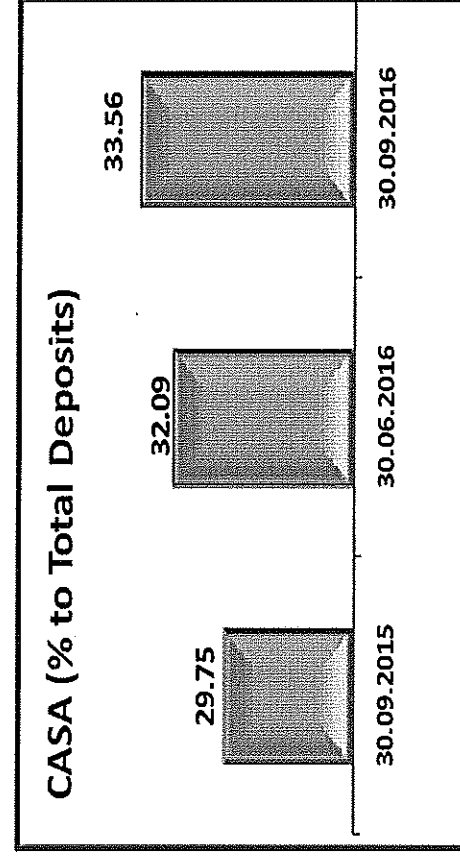
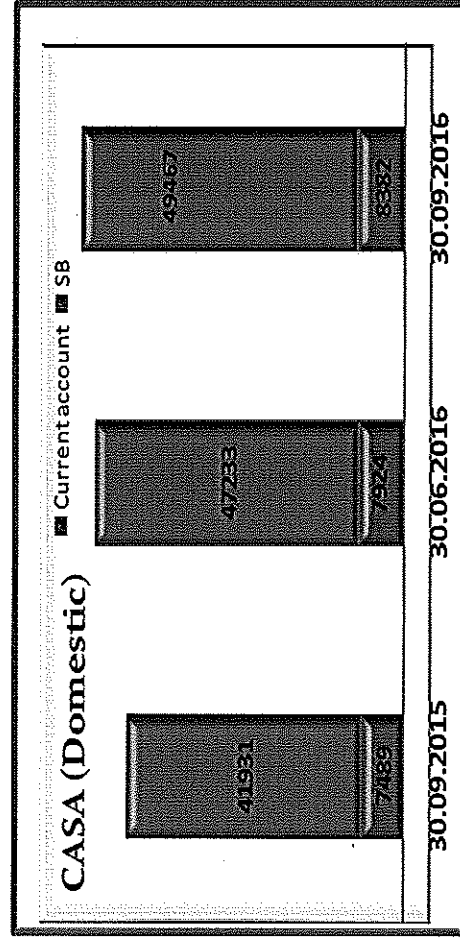
Including Inter Bank Deposits

CASA

(₹ in crore)



Sl. No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y	
					Amt	(%)
1	Domestic CASA	49421	55157	57849	8428	17.05
	Current Deposits	7489	7924	8382	893	11.92
	Savings Deposits	41931	47233	49467	7536	17.97
2	CASA (Domestic) Ratio (%)	29.75	32.09	33.56	-	-
	CA (Domestic) Ratio (%)	4.51	4.61	4.86	-	-
	SB (Domestic) Ratio (%)	25.24	27.48	28.70	-	-



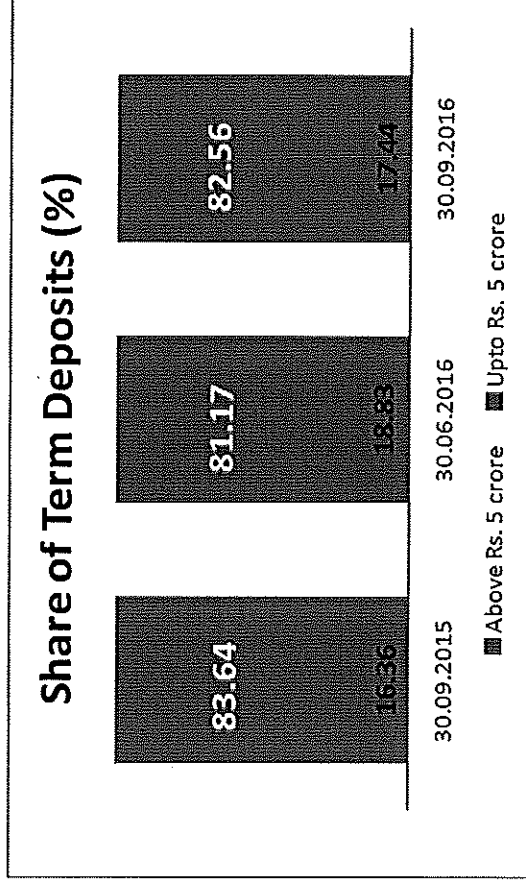


(₹ in crore)

Sl No.	Details	Sep-15	Jun-16	Sep-16	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	47368	51702	53798	6429	13.57	10.62
	Current Deposits	5830	6283	6497	667	11.45	3.52
	Savings Deposits	41539	45419	47301	5762	13.87	11.86
2	CASA (Domestic)						
	Ratio (%)	28.52	30.75	32.07	-	-	-
	CA (Domestic)						
	Ratio (%)	3.51	3.74	3.87	-	-	-
	SB (Domestic)						
	Ratio (%)	25.01	27.01	28.20	-	-	-



Term Deposits(Domestic)



(₹ in crore)

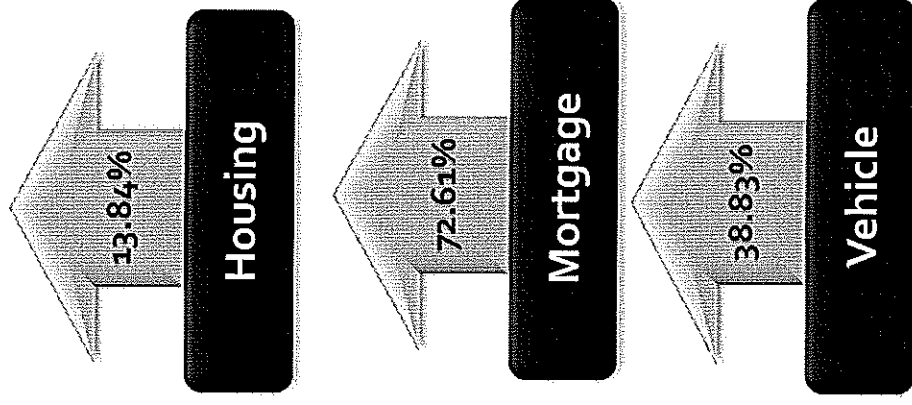
Details	30.09.2015	30.06.2016	30.09.2016
Term Dep (incl. PDs and CDs)	115988	116372	114318
Of which:			
Above Rs. 5 crore	18972	21918	19936
Upto Rs. 5 crore	97017	94454	94382
High Cost Deposits	6210	7713	8158
Of Which: PD	2282	5543	4438
CD	3928	2169	3720

Break-up of Advances



(₹ in crore)

Details	Sep-15	Jun-16	Sep-16	Y-o-Y Growth (%)
Gross Advances (Domestic)	119204	122173	120703	1.26
Priority	44909	50015	50903	13.35
Of which: Agriculture	22119	23365	24677	11.56
MSME	15227	20340	19869	30.48
Of which: Micro & Small Enterprises	13258	17948	17113	29.08
Personal Segment Loan Products	18325	18134	19039	3.90
Of which Housing	9077	9770	10333	13.84
Vehicle	716	856	994	38.83
Mortgage	679	998	1172	72.61
Corporate & Commercial	63623	60334	57118	-10.22



Advances – Major Industries



(₹ in crore)

Details	30.09.2015	% share to Gross Advances	30.06.2016	% share to Gross Advances	30.09.2016	% share to Gross Advances
Infrastructure	23282	19.53	21151	17.31	20628	17.09
Iron & Steel	3825	3.21	3832	3.14	3677	3.05
Textiles	3737	3.13	4003	3.28	4125	3.42
Food Processing	2928	2.46	3019	2.47	2926	2.42
All Engineering	2279	1.91	2584	2.12	2633	2.18
Other Industries*	5211	4.37	5676	4.65	7416	6.14
Petroleum, Coal Products & Nuclear Fuels	2921	2.45	1490	1.22	1582	1.31
Cement & Cement Products	1388	1.16	1384	1.13	1367	1.13
Construction	1663	1.40	1174	0.96	1305	1.08

*not classified anywhere else

Power Sector Exposure (As on 30.09.2016)



(₹ in crore)

Sector	Generation		Sector	Distribution	
	FB	NFB		FB	NFB
Central Govt. undertakings	770	0	Central Govt. undertakings	0	0
State Government Undertakings	2718	320	State Government Undertakings	2756	294
Private Sector	4381	843	Private Sector	0	0
Total Exposure	7869	1164	Total Exposure	2756	294
Sector	Transmission		Sector	Total	
	FB	NFB		FB	NFB
Central Govt. undertakings	0	0	Central Govt. undertakings	770	0
State Government	628	0	State Government	6102	614
Private Sector	118	6	Private Sector	4499	849
			NPA	673	
Total Exposure	746	6	Total Exposure	12044	1463



(₹ in crore)

State-wise: Power Sector Exposure (As on 30.09.2016)

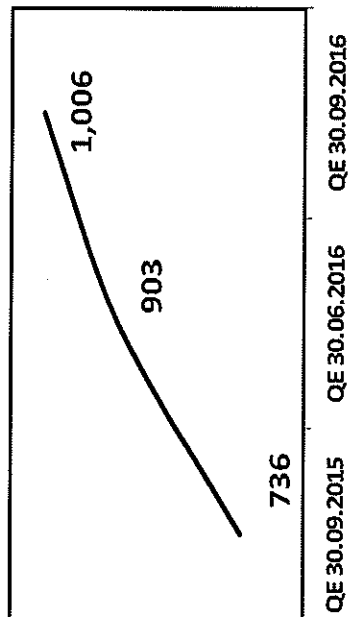
State	STATE DISCOMS			OTHER THAN DISCOMS						Total			Grand Total
	FRP BONDS	FB	NFB	CENTRAL/STATE			PRIVATE						
				Inv't	FB	NFB	FB	NFB	FRP BONDS	FB	NFB		
Andhra Pradesh	0	296	0	0	440	0	466	50	0	1202	50	1252	
Chattisgarh	0	0	0	0	0	0	783	310	0	783	310	1094	
Delhi	0	0	0	58	710	0	20	0	58	730	0	788	
Gujarat	0	0	0	0	506	206	120	95	0	626	301	928	
Haryana	179	176	0	0	0	0	13	0	179	188	0	368	
Karnataka	0	13	0	0	704	0	0	0	0	717	0	717	
Madhya Pradesh	0	0	0	0	0	0	70	0	0	70	0	70	
Maharashtra	0	0	0	0	913	0	130	6	0	1043	6	1049	
Orissa	0	0	0	0	0	0	431	10	0	431	10	440	
Punjab	0	0	0	0	0	0	163	0	0	163	0	163	
Rajasthan	253	10	0	0	0	0	351	0	253	361	0	613	
Tamil Nadu	181	1138	94	0	2	0	1362	378	181	2503	472	3156	
Telangana	220	170	0	0	0	0	0	0	220	170	0	390	
Uttar Pradesh	0	0	0	0	0	0	280	0	0	280	0	280	
Uttarkhand	0	0	0	0	0	0	249	0	0	249	0	249	
West Bengal	0	0	0	0	904	314	18	0	0	922	314	1236	
Other States	0	0	0	0	0	0	42	0	0	42	0	42	
NPA							673		0	673	0	673	
Total	833	1802	94	58	4179	520	5172	849	891	11153	1463	13507	

FRP Bonds - Financial Restructuring Plan Bonds

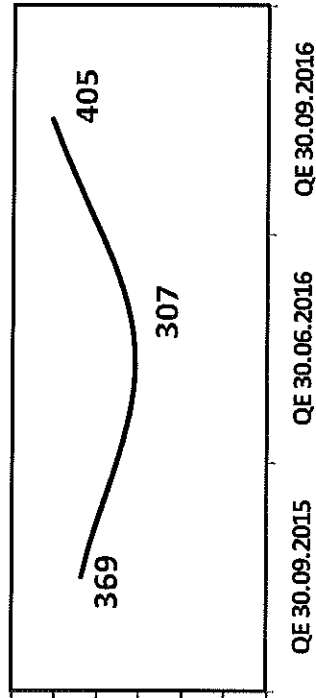
Profitability



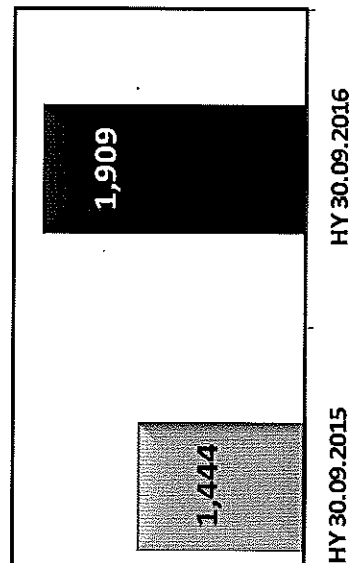
Quarterly Operating Profit



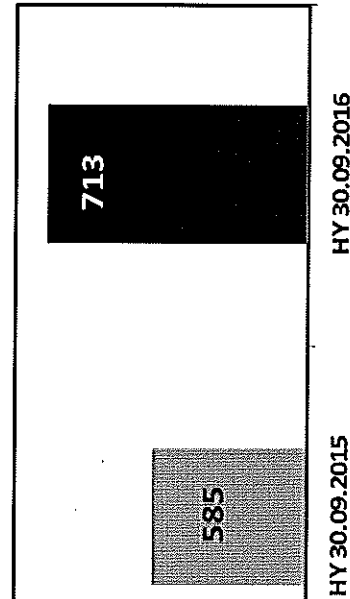
Quarterly Net Profit



Half Yearly Operating Profit



Half Yearly Net Profit



(₹ in crore)

**Operating Revenue
(Nil+ Other
Income) improved
(Y-o-Y) by 22.73 %
to ₹1863 crore**

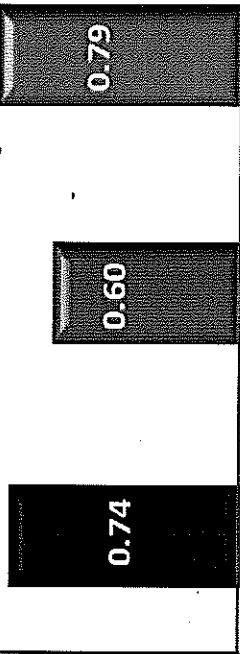
(% annualized)

Key Ratios



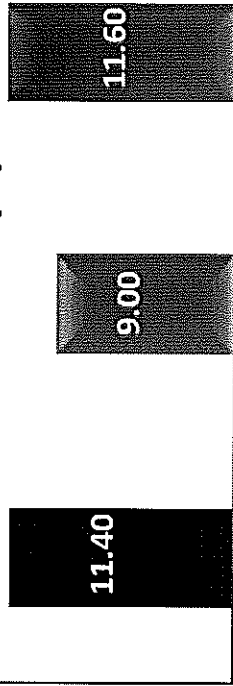
Parameters (Global)	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Cost of Deposits	6.97	6.33	6.13
Cost of Funds	6.11	5.53	5.28
Yield on Advances	9.89	9.21	9.31
Yield on Funds	8.27	7.94	7.76
Return on Assets (RoA)	0.74	0.60	0.79
Net Interest Margin			
Global	2.26	2.47	2.64
Domestic	2.29	2.52	2.70
Return on Investments (Domestic)	8.23	8.70	9.07
Return on Average Network (RoE)	11.40	9.00	11.60
Business per Employee (₹ in lakhs)	1478.36	1515.94	1457.40
Business per Branch (₹ in crore)	117.93	118.02	117.22

RoA(%)



QE 30.09.2015 QE 30.06.2016 QE 30.09.2016

RoE (%)



QE 30.09.2015 QE 30.06.2016 QE 30.09.2016



Other Profitability Ratios

Sl No.	Particulars	QUARTER ENDED		
		30.09.2015	30.06.2016	30.09.2016
1	Operating profit to AWF (%)	1.47	1.76	1.95
2	Cost to Income ratio (%)	51.54	46.17	45.99
3	Salary expenses to Total expenses (%)	12.76	13.45	13.83
4	Salary Expenses to AWF (%)	0.98	0.95	0.96
5	Other Operating Expenses to AWF (%)	0.58	0.56	0.70
6	Book value (₹)	273.63	287.42	295.33
7	Earnings per share (₹)	30.76	25.60	33.74
AWF - Average Working Funds				



Financial Snapshot

(₹ in crore)

Particulars	Actuals		
	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Interest on Advances	3039.29	2936.88	2929.03
Interest on Investments	1042.88	1113.92	1039.23
Other Interest Income	58.99	20.49	26.14
Total Interest Income	4141.16	4071.29	3994.40
Other Income	437.48	441.67	584.62
Total Income	4578.64	4512.96	4579.02
Interest Expenditure	3060.77	2834.97	2716.13
Operating Expenditure	782.36	774.80	856.67
Salary Expenditure	490.44	485.59	494.18
Total Expenditure	3843.13	3609.78	3572.81
Net Interest Income	1080	1236	1278
Net Interest Margin (%)	2.26	2.47	2.64



Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			
	30.09.2015	30.06.2016	30.09.2016	Y-o-Y(%)
Commission, Exchange & Brokerage	160.82	143.26	165.86	3.13
Profit/loss on sale of Investments	100.16	184.02	263.22	162.80
ATM Acquirer fee received	25.70	33.77	33.26	29.42
Exchange profit	82.67	33.39	72.81	-11.93
Recovery of bad debts	49.20	35.85	37.66	-23.46
Others	18.93	11.38	11.81	-37.61
Total Non Interest Income	437.48	441.67	584.62	33.62



Profit

(₹ in crore)

Sl. No	Parameters	QUARTER ENDED		
		30.09.2015	30.06.2016	30.09.2016
1	Interest Income	4141.16	4071.29	3994.40
2	Interest Expenses	3060.77	2834.97	2716.13
3	NII (Spread 1-2)	1080.39	1236.32	1278.26
4	Other Income	437.48	441.67	584.62
5	Operating Expenses	782.36	774.80	856.67
6	Contribution (4-5)	-344.88	-333.13	-272.05
7	Operating Profit (3+6)	735.51	903.19	1006.21
8	Provisions	366.21	595.83	601.06
9	Net Profit	369.30	307.36	405.15

Other Operating Expenses



(₹ in crore)

Particulars	QUARTER ENDED			
	30.09.2015	30.06.2016	30.09.2016	Y-o-Y(%)
Rent, Taxes & Lighting	67.22	56.29	92.56	37.70
Depreciation	48.13	37.31	40.29	-16.29
Repairs & Maintenance	18.82	19.80	22.26	18.28
Insurance	37.36	45.37	45.46	21.68
Fees Others	14.37	16.83	19.28	34.17
ATM Issuer Fee Paid	33.53	39.87	38.62	15.18
Others	72.49	73.74	104.03	43.51
Other Operating Expenditure	291.92	289.21	362.50	24.18



Asset Classification

(₹ in crore)

Year	Standard Advances	Standard Restructured Standard (o/s)	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
30.09.15	109462	10057	5773	15830	125292
% Share	87.37	8.03	4.61	12.63	100.00
30.06.16	112344	6294	8894	15189	127533
% Share	88.09	4.94	6.97	11.91	100.00
30.09.16	110668	6405	9192	15598	126266
% Share	87.65	5.07	7.28	12.35	100.00



(₹ in crore)

Sector	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector) 30.09.2016	Stressed Adv (%) to Gross Advances (Respective Sector) 30.06.2016
Agriculture	604	49	653	2.64	2.90
Home Loan	154	208	362	3.50	4.10
Education Loan	347	60	407	6.73	10.22
Micro & Small Enterprises (priority)	1230	295	1525	9.72	9.04
Others	6857	5794	12651	18.20	16.48
Total	9192	6405	15598	12.35	11.91
Priority	2253	545	2798	5.50	6.23
Non Priority	6939	5860	12799	16.98	15.43
Total	9192	6405	15598	12.35	11.91

Asset Quality



(₹ in crore)

Parameters	Sep-15	Jun-16	Sep-16
Gross NPAs opening	5815	8827	8894
Fresh NPAs during the quarter	547	825	950
Of which: Slippage from Restructured Assets	102	89	253
Of which: Additions from Existing NPA assets	54	93	201
Reduction during the quarter	589	758	652
Of which: Cash Recovery	223	152	149
Upgradation	7	154	103
Write off	360	410	400
Amount Assigned to ARC	0	43	
Gross NPA closing	5773	8894	9192
Gross advances	125292	127533	126266
Gross NPA as % to Gross advances	4.61%	6.97%	7.28%
Net NPAs	3188	5552	5657
Net advances	122429	124025	122563
Net NPAs as % to Net advances	2.60%	4.48%	4.62%
Stressed Assets ⁹ % (Gross NPA & Standard Restructured)	12.63%	11.91%	12.35%

Gross NPA: 7.28%

Net NPA: 4.62%



Sector-wise NPA

(₹ in crore)

Sector	30.09.2015	% to Gross Advances (respective sector)	30.06.2016	% to Gross Advances (Respective Sector)	30.09.2016	% to Gross Advances (respective sector)
Agriculture	508	2.30	630	2.68	604	2.50
Home Loan	80	1.54	163	1.77	154	1.66
Education Loan	233	7.78	295	8.27	347	10.74
Micro & Small Enterprises (Priority)	833	6.43	1233	7.21	1230	6.86
Others	4119	5.02	6573	8.87	6857	9.80
Total	5773	4.61	8894	6.97	9192	7.27
Priority	1981	4.41	2246	4.60	2253	3.98
Non Priority	3792	4.72	6648	8.45	6939	9.96
Total	5773	4.61	8894	6.97	9192	7.27

Industry-wise NPA

(₹ in crore)



Industry	30.09.2015		30.06.2016		30.09.2016	
	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	649	14.29	2969	63.59	3159	67.64
2. Infrastructure	1069	4.59	1317	6.34	1249	6.64
2.1 Power	460	3.50	638	6.28	673	6.76
3. Textiles	368	9.85	653	16.02	705	17.20
4. All Engineering	354	15.53	524	23.29	415	19.28
5. Constructions	393	23.65	90	7.12	88	6.38
6. Food Processing	180	6.16	89	3.68	118	4.60
7. Cement and Cement Products	116	8.33	132	10.01	132	10.11
8. Coal and Mining	96	55.80	297	59.95	295	59.74
9. Beverages and Tobacco	7	3.78	84	42.01	84	42.68
10. Chemical and Chemical Products	93	11.22	20	2.37	17	2.11
11. Paper and Paper Products	44	8.80	78	14.21	66	11.67
12. Gems and Jewellery	41	51.65	46	49.88	50	58.46
13. Other Industries & Other Advances	2364	2.82	2595	2.93	2812	3.16
TOTAL	5773	4.61	8894	6.97	9192	7.28



Restructured Assets

(₹ in crore)

Details	QE Sep 2015		QE Jun 2016		QE Sep 2016	
	No	Amount	No	Amount	No	Amount
Opening balance of standard account restructuring	1322	10112.46	9310	6366.23	9050	6294.46
Fresh restructuring during the period	150	161.37	207	5.56	36	349.97
Upgradation from NPA	23	0.90	116	57.64	29	2.05
Fresh disbursement less recoveries	399	172.51	-252	-42.25	-142	109.14
Account slipped during the period	623	102.37	281	88.65	469	164.06
Account satisfactorily performed during the period	170	287.53	50	4.07	112	186.08
Closing balance of Standard Restructuring	1101	10057.34	9050	6294.46	8392	6405.48

Restructured Assets – Sector wise



(₹ in crore)

Restructured Advances - Sectorwise - Outstanding						
Sector	As on 30thSep 2015	Of which: Standard	As on 30th June 2016	Of which: Standard	As on 30thSep 2016	Of which: Standard
Agriculture	105.55	52.23	108.44	51.28	101.62	48.69
Education	23.85	11.19	82.64	69.62	78.74	59.79
Home Loan	15.17	9.79	220.33	214.72	213.46	208.06
Non Priority	11834.16	9737.64	7922.96	5497.99	8123.24	5648.68
Other Priority	104.69	49.48	201.20	148.50	197.07	145.40
SME	279.64	197.02	427.18	312.35	408.61	294.87
Total	12363.06	10057.35	8962.75	6294.46	9122.74	6405.49



Restructured Assets – Major Industries

(₹ in crore)

Restructured Advances - Major Industries			
Industry	Total Outstanding as on 30.09.2016	% share to Total Restructured	Of Which: Standard
Infra-Power	3811.42	44.67	3523.02
Power discom	1588.08	18.61	1588.08
Road	642.93	7.54	642.93
Port	115.68	1.36	
Iron & Steel	989.09	11.59	351.78
Contractor	276.28	3.24	57.37
Textiles	302.69	3.55	1.58
Sugar	303.96	3.56	303.96
Chemicals	54.53	0.64	54.53
Edu. Institution	170.67	2.00	160.55
Cement	140.92	1.65	22.56
Engineering	130.38	1.53	72.68
Other Industries	1593.30	18.67	752.49



Provisions

(₹ in crore)

Provisions and Contingencies	QE 30.09.2015	QE 30.06.2016	QE 30.09.2016
Total Provisions	366.21	595.83	601.06
Of Which:			
Provisions for NPAs	347.08	326.48	615.48
Provision on Investments	-94.27	-26.13	-36.12
Standard Advances	12.09	32.93	-13.12
Income Tax	229.12	178.83	122.79
Others	-127.81	83.72	-87.96

Investments



(₹ in crore)

Parameters	30.09.15	30.06.16	30.09.16
Gross Domestic Investment (Without netting LAF)	50944	52822	52527
SLR	40622	41567	42209
Non SLR	10322	11255	10318
Held For Trading (HFT)	1	86	245
Available For Sale (AFS)	25462	15898	14957
Held To Maturity (HTM)	25481	36838	37324
Modified Duration Trading Portfolio	4.58	3.87	4.30

(₹ in crore)

Parameters	30.09.15	30.06.16	30.09.16
Central Government Securities	33525	33133	33568
State Government Securities	5629	8092	8294
Other Approved Securities	36	36	36
Debentures & Bonds	5300	8522	8236
Shares	548	556	551
Others	5906	2483	1842
Gross Domestic Investment (Without netting LAF)	50944	52822	52527



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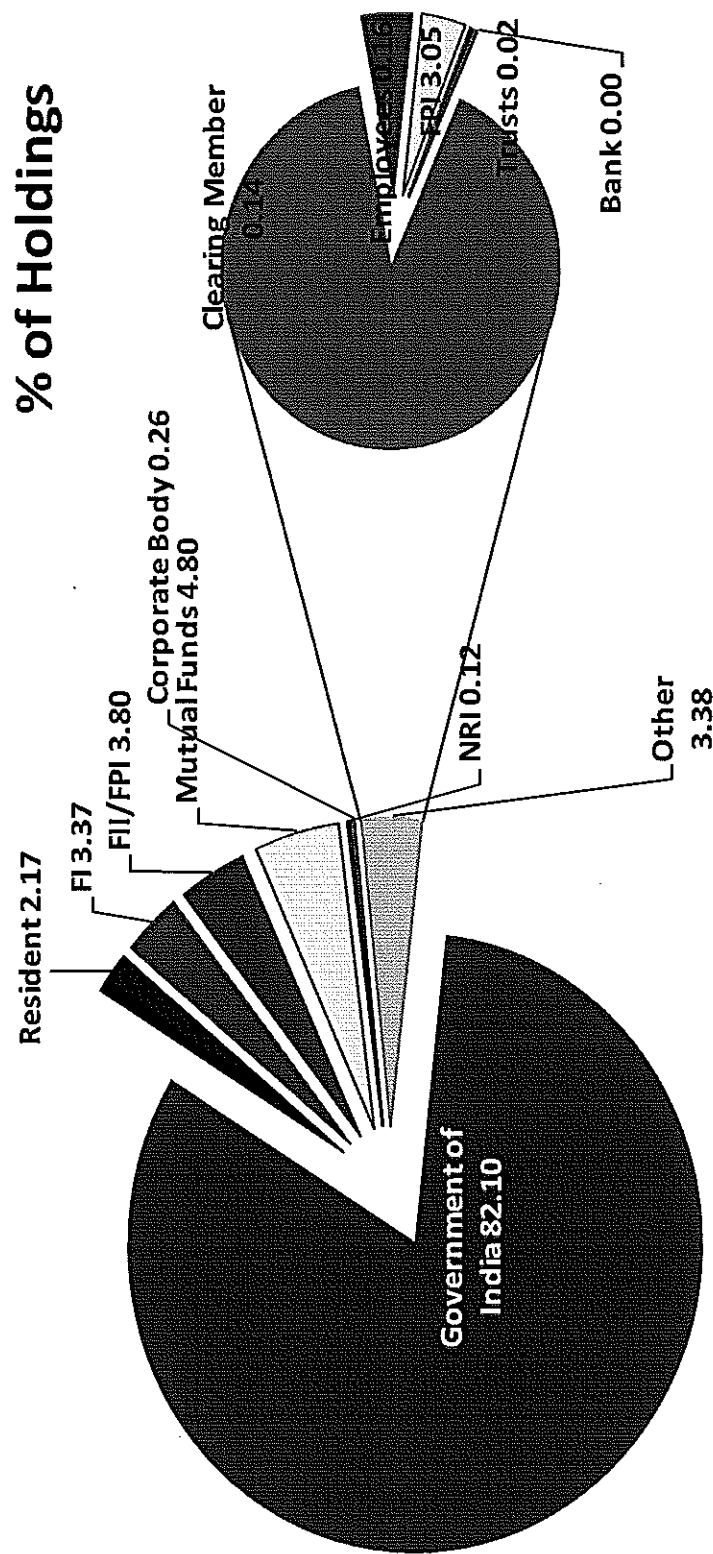
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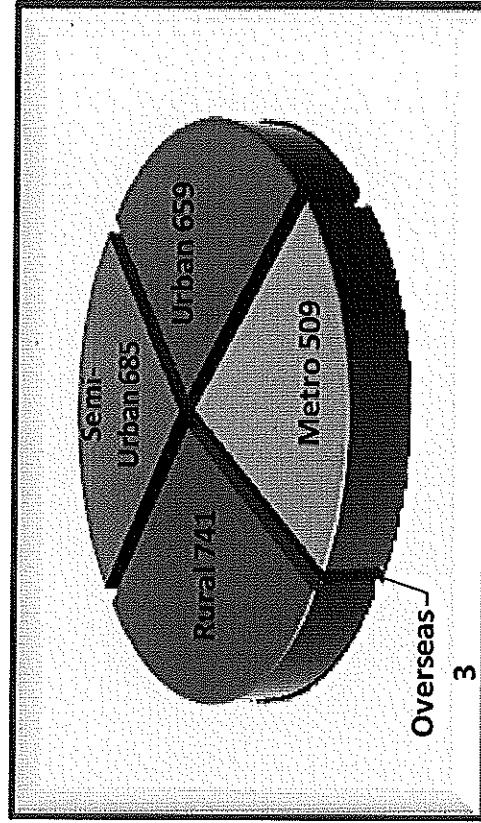
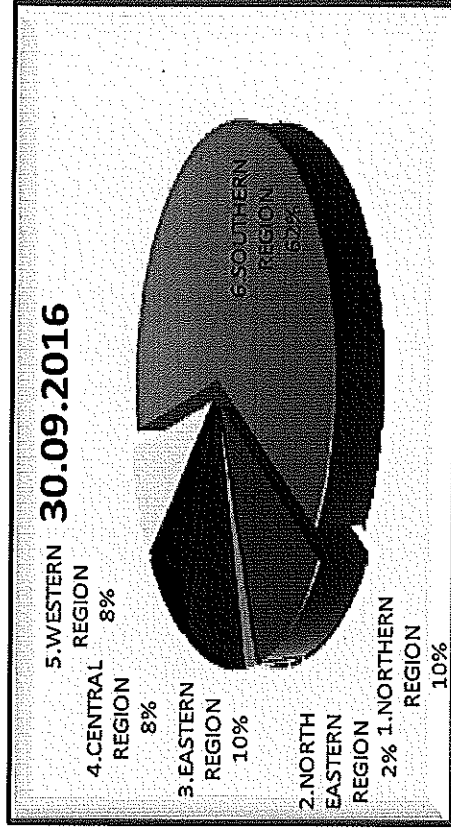
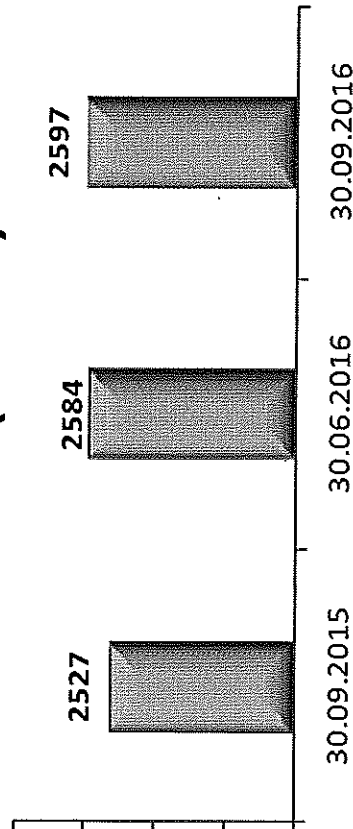
Shareholding Pattern



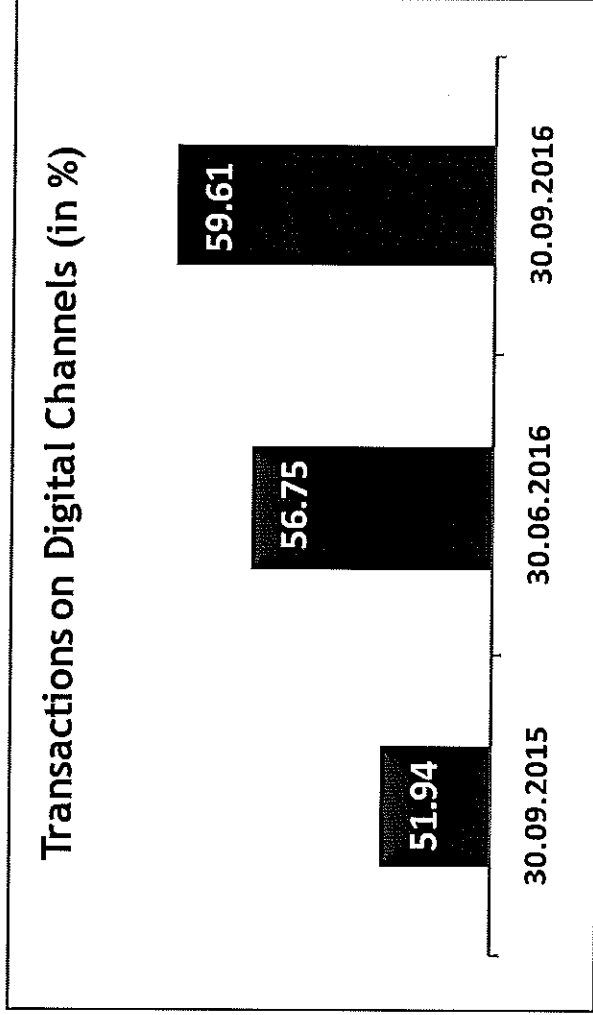
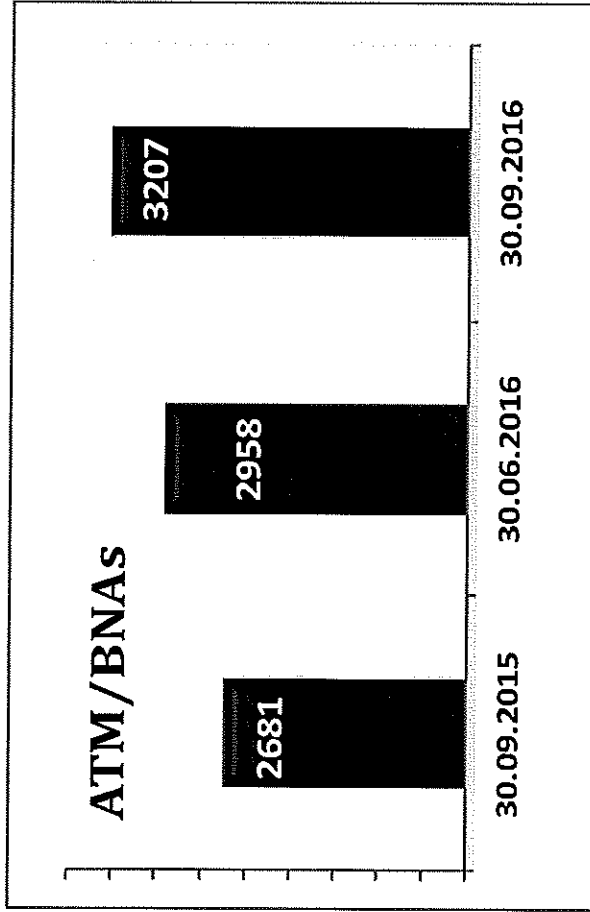
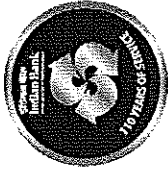
Branch Network



No. of Branches (Global)



Performance under 24*7 Banking



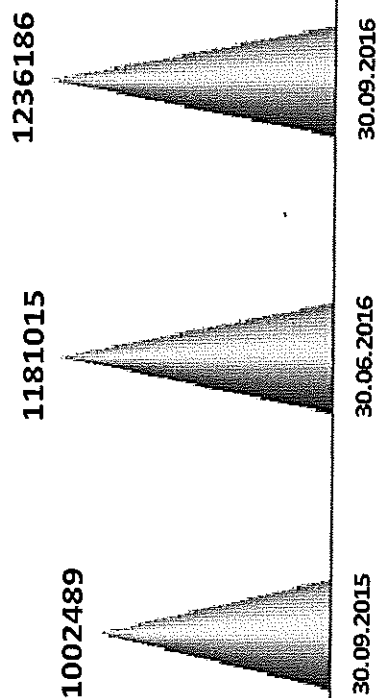
ATM Card Base of 1.47 crore

BNA MIGRATION: 63.63%

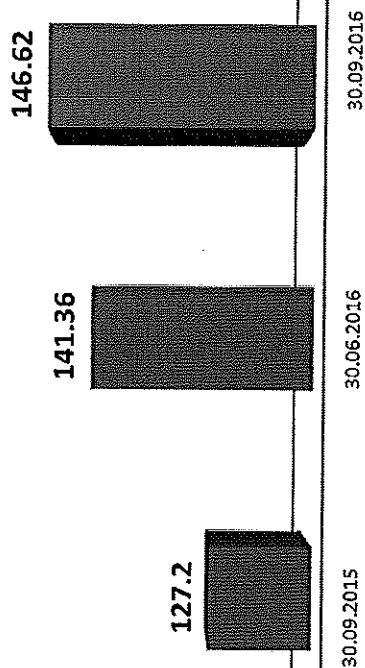


Digital Banking

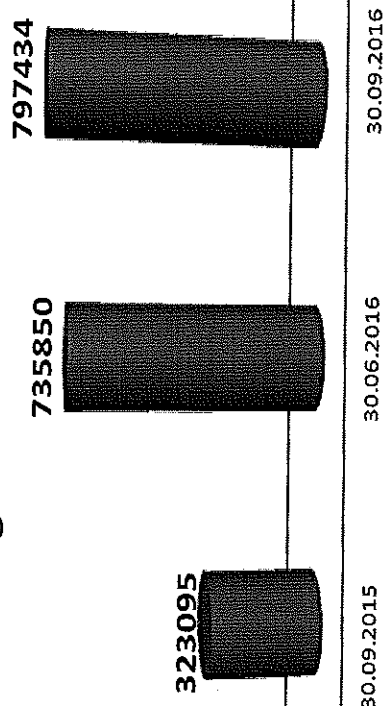
Internet Banking Users



ATM Card Base (in lakh)



Mobile Banking Users

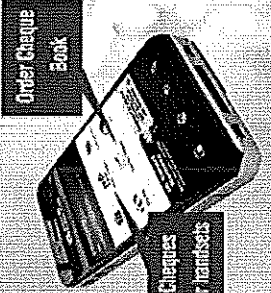


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Order Cheque Book

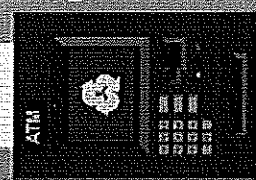
Stop Cheques On your handset

Save a Walk to Branch

SECURE OTP THROUGH IB CUSTOMER APP



Value added services through ATMs

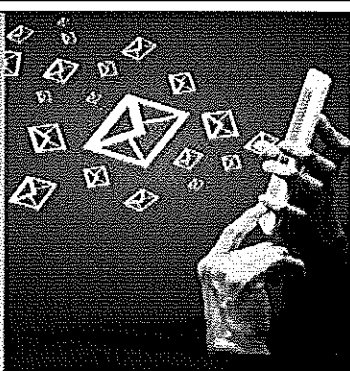


Under your Cheque book through our ATMs

Register As a Member through any ATM

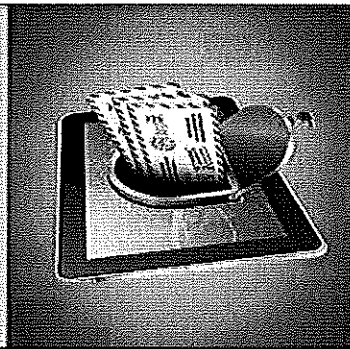
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Statement of account through e-mail



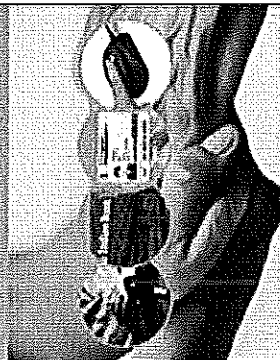
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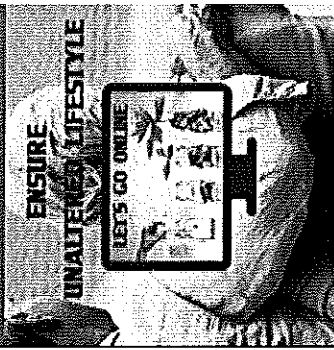
WE PLAY IT SAFE WHERE YOUR WEALTH IS INVOLVED

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No Need to Visit Branch

ONLINE ATAL PENSION YOLANA



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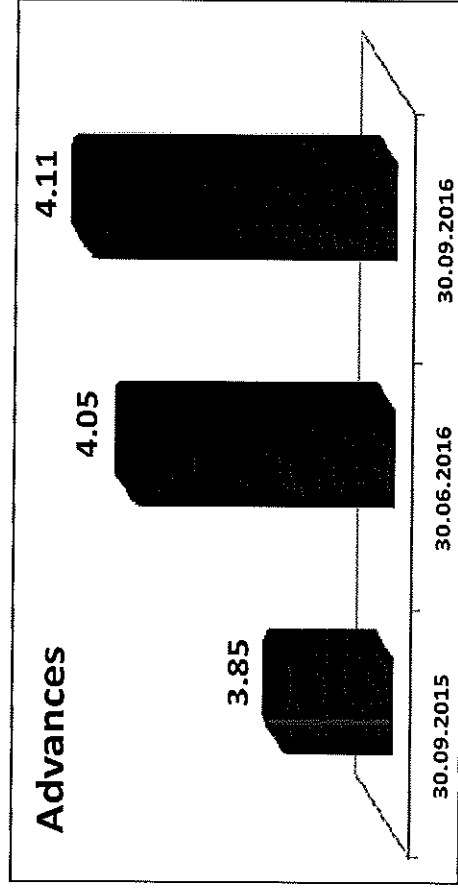
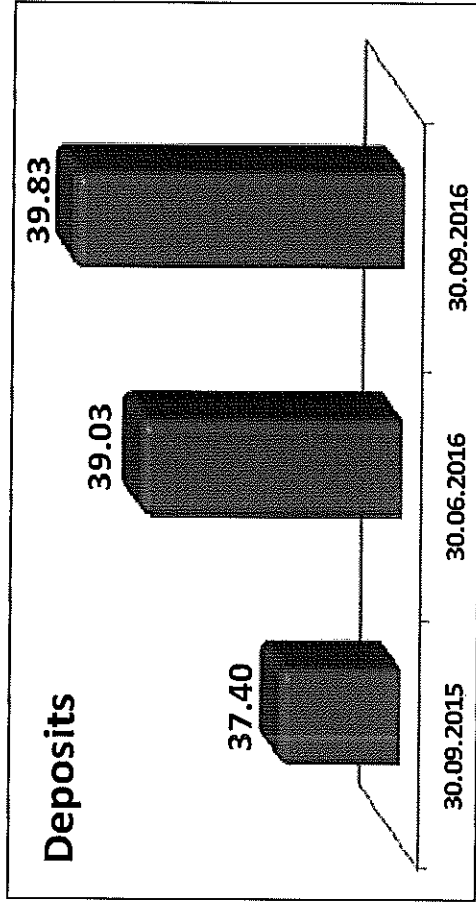
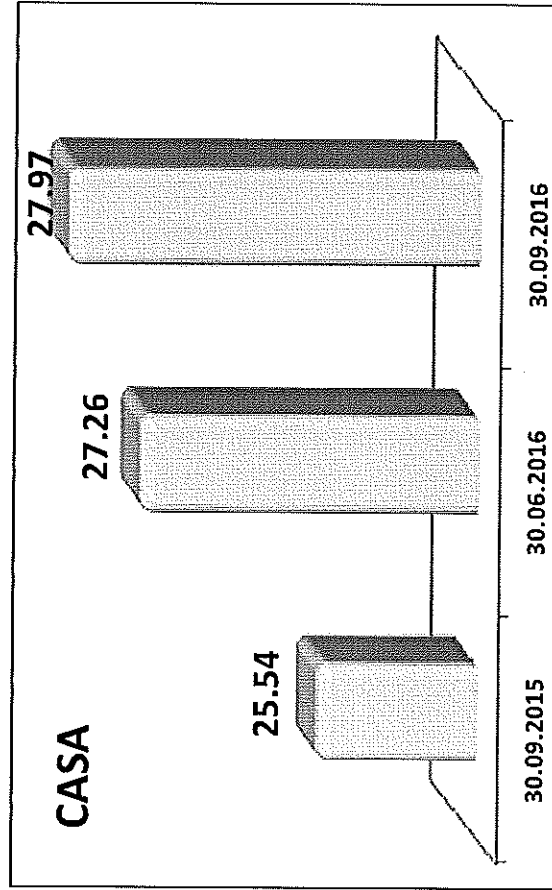
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APPLY INDIAN BANK INTERNET BANKING

Clientele Strength

No. of customers in Million





Performance under PMJDY/PMSBY/APY/PMMY

As on 30.09.2016		Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY		30.38 lakh
Balance outstanding under PMJDY Accounts (Amount Rs in crore)		326.67
Overdraft Sanction under PMJDY Accounts (Amount Rs in crore)		15.01
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) (during the current financial year)		16.27 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (during the current financial year)		6.48 lakh
Applications enrolled under Atal Pension Yojana		1.10 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)		656.68
Mobilisation under Gold Bond Scheme (Amount ₹ in crore)		185.59