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कार्पोरेट कार्यालय / CORPORATE OFFICE

निवेशक सेवा कक्ष Investor Services Cell

द्वितीय तल, 'सी' विंग 2<sup>nd</sup> Floor, 'C' Wing

254-260 अव्वै शम्भुगम सालै, Avvai Shanmugam Salai

रायपेट्टा Royapettah

चेन्नै Chennai 600 014

Ref : ISC / 369 / 2016-17

August 2, 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 August 2, 2016 furnishing the Standalone Reviewed Financial Results of the Bank for the quarter ended June 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. Ganesh Rathnam**  
**COMPANY SECRETARY**

 Encl: a.a.



## PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2016

| Growth              |                      |                      |
|---------------------|----------------------|----------------------|
|                     | 30.06.16 vs 30.06.15 | 30.06.16 vs 31.03.16 |
| Net Interest Income | 10.35%               | 8.96%                |
| Operating profit    | 27.45%               | 9.16%                |
| Net profit          | 42.77%               | 263.78%              |
|                     | 30.06.2016           | 31.03.2016           |
| RoA                 | 0.60%                | 0.17%                |
| Gross NPA           | 6.97%                | 6.66%                |
| Net NPA             | 4.48%                | 4.20%                |
| CRAR                | 13.98%               | 13.20%               |
| NIM                 | 2.47%                | 2.38%                |

- 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 June 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 ₹1236.32 crore for the QE June 30, 2016 recording a growth of 10.35% over QE June 30, 2015 (₹1120.35 crore) and 8.96% over QE March 31, 2016 (₹1134.65 crore).
- Operating Profit was at ₹903.18 crore for the QE June 30, 2016 recording a growth of 27.45% over QE June 30, 2015 (₹708.64 crore) and 9.16% over QE March 31, 2016 (₹827.41 crore).
- Net Profit was at ₹307.36 crore for the QE June 30, 2016 recording a growth of 42.77% over QE June 30, 2015 (₹215.28 crore) and 263.78% over QE March 31, 2016 (₹84.49 crore).

- Net interest margin touched 2.47% for the QE June 30, 2016 as against 2.36% for the QE June 30, 2015 and 2.38% for the QE March 31, 2016.
- Other income of the Bank touched ₹441.67 crore for the QE June 30, 2016 registering a growth of 17.60% over QE June 30, 2015 (₹375.56 crore).
- Return on Average Assets (RoA) improved to 0.60% for the QE June 30, 2016 as against 0.43% for the QE June 30, 2015 and 0.17% for the QE March 31, 2016.
- Bank's Book Value per Share stood at ₹287.42 as on 30<sup>th</sup> June 2016, as compared to ₹265.94 as on 30<sup>th</sup> June, 2015 and ₹280.63 as on 31<sup>st</sup> March, 2016.

#### Asset Quality:

- Gross NPAs to Gross Advances ratio stood at 6.97% as on 30<sup>th</sup> June 2016 as against 6.66% as on 31<sup>st</sup> March, 2016.
- Net NPAs to Net Advances ratio stood at 4.48% as on 30<sup>th</sup> June 2016 as against 4.20% as on 31<sup>st</sup> March, 2016.
- Provision Coverage Ratio stood at 53.89% as on 30<sup>th</sup> June 2016 as against 53.37% as on 31<sup>st</sup> March, 2016.
- Stressed Ratio stood at 11.91% as on 30<sup>th</sup> June 2016 as against 11.46% as on 31<sup>st</sup> March, 2016.

#### Capital:

- Capital Adequacy Ratio (CRAR) as per Basel III at 13.98% as on 30<sup>th</sup> June 2016, of which, Tier I capital stood at 12.76% and CET 1 at 12.34%.
- Bank's **Networth** increased to ₹13,804.37 crore as on 30.06.2016 from ₹13,478.35 crore as on 31.03.2016.

#### Branch Network:

- During the quarter ended June 30, 2016, 19 new branches under the newly formed Verticals for Retail loans, MSME and Mid-Corporate advances have been opened taking the total domestic distribution network of the Bank to 2581 branches besides its overseas presence in Singapore, Colombo and Jaffna.

#### Human Resources:

- Total staff strength as on 30.06.2016 stood at 19934.

## Performance under National Goals:

- Priority Sector portfolio increased from ₹46861 crore as of 30.06.2015 to ₹50015 crore as of 30.06.2016. Priority sector advances as a percentage of ANBC as of 30.06.2016 stood at 42.03%.
- Advances to Weaker Section increased by 8.2% from ₹13247.39 crore as on 30.06.2015 to ₹14335.71 crore as on 30.06.2016.

## Other highlights

- With strong and sufficient capital, Bank has positioned itself as a 'Self sustaining Mid-segment Bank" with focus on Retail Business. To support this business model, specialized verticals for Retail loans, MSME & Mid Corporate, Agriculture and other loans have been created during the quarter.
- Reorientation of the business focus towards Retail sector is being supported by Organizational realignment, Human Resources Reforms and Business Process Engineering.
- PRADHAN MANTRI JAN DHAN YOJANA (PMJDY): 100% of Point of Sales (POS) devices of the Bank are enabled for carrying out RuPay Card transactions as against the industry average of 64.85%.
- PRADHAN MANTRI MUDRA YOJANA (PMMY): Disbursements to the tune of ₹303.88 crore made to 20480 beneficiaries under various schemes of PMMY, viz., Shishu, Kishore and Tarun.

## Social responsiveness:

- Project 3 lakh – A Go Green Initiative to plant Saplings by 28 02 2017 has been undertaken by the Bank as a Corporate Social Responsibility through its Zonal Office and Branches.
- Voluntary blood donation camp was organised on 12<sup>th</sup> June 2016 at Chennai wherein more than 80 donors participated. 30 participants volunteered for eye donation.
- Target to plant 1,10,000 saplings by 15th August 2016 and 3,00,000 saplings by 31st March 2017.

## Digital banking initiatives:

- In its continuous endeavour to strengthen technology channels for extending added convenience to its customers, Bank had installed 174 new ATMs/BNAs (Bunch Note Acceptors) during the quarter enlarging the total number of ATMs/BNAs to 2958 including 685 offsite ATMs. This in turn had resulted in migration of 54.87% of the branch transactions.

- **Transactions on Digital channels** (Mobile banking and Net banking) crossed the 50% mark to reach **56.75%** reducing footfall in branches.
- As a customer centric measure, provision has been made for the constituents of the Bank to upload Form 15 G/H through net banking and also download interest certificate for their accounts through Net banking or through the Bank's website.
- To facilitate ease of search, digital app 'Ind Product Seeker' has been launched to provide customers with a quick link for locating deposit and loan products of the Bank. The customer in turn is directed to the nearest branch based on the pin code information provided.
- **E Locker facility** – Online facility for customer to apply for locker by registering themselves through Bank's website launched.
- **My Card, My Design** – Issue of Debit cards with customized design as per the choice of the customer.
- **Go Green** – Green pin facility for debit cards enables creation of PIN on the go and reduces dependency on logistics.
- **Online view facility** to enquire status of issued/presented cheque through Net Banking obviates the need for keeping track of cheques issued.
- Training on Technology products of the bank provided to customers as part of customer literacy initiative.
- **Logging customer complaints through ATM** - Yet another avenue for redressal of customer grievances.
- **Master Card Award for Best Innovation – e-Purse and Best Acquirer Business – POS**

#### **Business:**

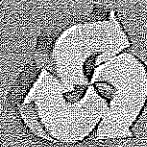
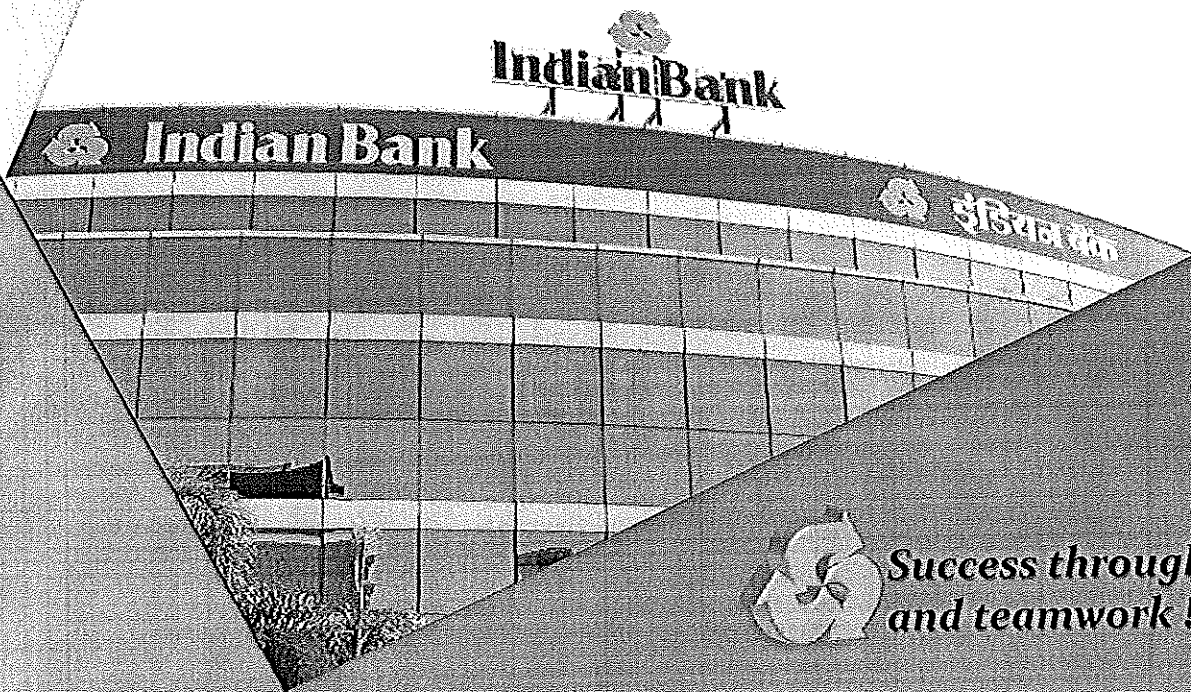
- The quarter witnessed healthy trend in CASA with the portfolio increasing to ₹55764 crore as on 30.06.2016 from ₹50017 crore as on 30.06.2015. Share of CASA Deposits (Domestic) reached a level of 32.09% (Domestic) as on 30.06.2016 from 29.45% as on 30.06.2015.

Chennai

August 02, 2016



# Presentation on Performance of the Bank Q1 2016-17



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and teamwork !!!*

## Ratings



"BBB-" Rated with  
Stable outlook (same  
as Sovereign Rating)  
by 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



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## Highlights Q1 2016-17



Operating  
Profit

27%

Net Profit

43%

CRAR  
Basel III

13.98%

CASA  
Share

32.09%

Net Interest Income

10%

Non Interest Income

18%

NIM

2.47%

ROE

9.0%

RoA

0.6%

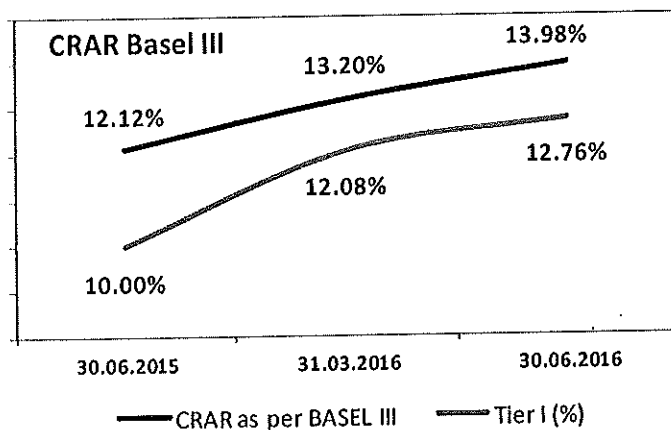


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## Soundness



(₹ in crore)



**BASEL III: 13.98%**

**CET 1: 12.34%**

**Headroom Available:  
₹ 12400 crore**

| Details                    | Jun 16    | Mar 16    | Jun 15    |
|----------------------------|-----------|-----------|-----------|
| Capital                    | 16505.53  | 16468.07  | 15122.27  |
| Common Equity Tier-1       | 14569.43  | 14568.01  | 12474.33  |
| Additional Tier- 1         | 496.81    | 496.81    | 0.00      |
| Tier – II                  | 1439.29   | 1403.25   | 2647.94   |
| Total Risk Weighted Assets | 118062.22 | 124743.79 | 124721.44 |
| Total CRAR (%)             | 13.98     | 13.20     | 12.12     |

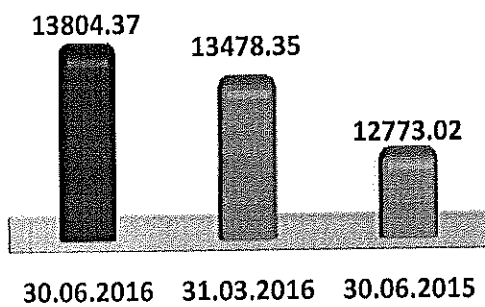


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## Equity

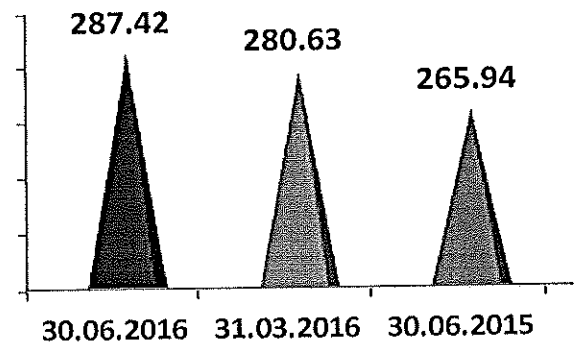


### Networth (₹ In crore)



**EPS(Annualised): ₹ 25.60**

### Book value per share (₹)



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# Business Profile Q1 2016-17



| Sl. No. | Details             | Jun-16 | Mar-16 | Jun-15 | Y-o-Y    |        | 5 Year CAGR |
|---------|---------------------|--------|--------|--------|----------|--------|-------------|
|         |                     |        |        |        | Amt      | (%)    |             |
| 1       | Global Business     | 304956 | 310918 | 300436 | 4519.66  | 1.50   | 9.59        |
|         | Domestic            | 294036 | 299738 | 286643 | 7392.88  | 2.58   | 9.61        |
|         | Overseas            | 10920  | 11180  | 13793  | -2873.22 | -20.83 | 9.10        |
| 2       | Global Deposits     | 177423 | 178286 | 175438 | 1984.83  | 1.13   | 9.95        |
|         | Domestic            | 171863 | 172652 | 167916 | 3946.88  | 2.35   | 10.00       |
|         | Overseas            | 5559   | 5634   | 7521   | -1962.05 | -26.09 | 8.50        |
| 3       | Gross Advances      | 127533 | 132632 | 124998 | 2534.83  | 2.03   | 9.10        |
|         | Domestic            | 122173 | 127087 | 118727 | 3445.99  | 2.90   | 9.07        |
|         | Overseas            | 5361   | 5545   | 6272   | -911.16  | -14.53 | 9.75        |
| 4       | CD Ratio (%) Global | 71.88  | 74.39  | 71.25  | -        | -      | -           |
|         | Domestic            | 71.09  | 73.61  | 70.71  | -        | -      | -           |
|         | Overseas            | 96.43  | 98.42  | 83.39  | -        | -      | -           |



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## Average Business Performance



(₹ in crore)

| Sl. No. | Details             | Jun-16 | Mar-16 | Jun-15 | Y-o-Y    |       | 5 Year CAGR |
|---------|---------------------|--------|--------|--------|----------|-------|-------------|
|         |                     |        |        |        | Amt      | (%)   |             |
| 1       | Global Business     | 298429 | 294271 | 285893 | 12535.52 | 4.38  | 10.44       |
|         | Domestic            | 288964 | 284645 | 275904 | 13060.05 | 4.73  | 10.33       |
|         | Overseas            | 10042  | 10207  | 10537  | -495.19  | -4.70 | 13.66       |
| 2       | Global Deposits     | 170840 | 169215 | 162539 | 8300.45  | 5.11  | 10.43       |
|         | Domestic            | 167988 | 166007 | 159335 | 8653.92  | 5.43  | 10.43       |
|         | Overseas            | 3140   | 3498   | 3478   | -338.80  | -9.74 | 10.12       |
| 3       | Gross Advances      | 127589 | 125056 | 123354 | 4235.08  | 3.43  | 10.45       |
|         | Domestic            | 120975 | 118638 | 116569 | 4406.14  | 3.78  | 10.20       |
|         | Overseas            | 6902   | 6709   | 7059   | -156.39  | -2.22 | 15.52       |
| 4       | CD Ratio (%) Global | 74.68  | 73.90  | 75.89  | -        | -     | -           |
|         | Domestic            | 72.01  | 71.47  | 73.16  | -        | -     | -           |
|         | Overseas            | 219.84 | 191.77 | 202.93 | -        | -     | -           |

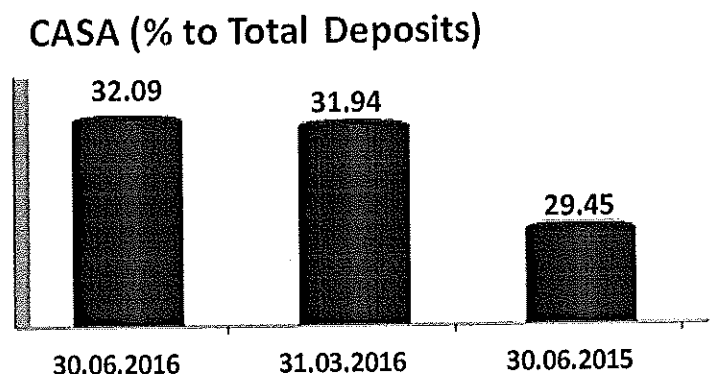
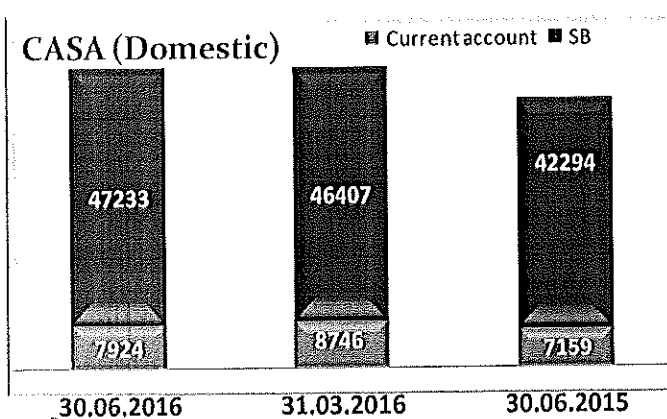


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# CASA



| Sl. No. | Details                  | Jun-16 | Mar-16 | Jun-15 | Y-o-Y   |       | 5 Year CAGR |
|---------|--------------------------|--------|--------|--------|---------|-------|-------------|
|         |                          |        |        |        | Amt     | (%)   |             |
| 1       | Domestic CASA            | 55157  | 55153  | 49452  | 5704.45 | 11.54 | 10.53       |
|         | Current Deposits         | 7924   | 8746   | 7159   | 764.88  | 10.68 | 4.21        |
|         | Savings Deposits         | 47233  | 46407  | 42294  | 4939.58 | 11.68 | 11.84       |
| 2       | CASA(Domestic) Ratio (%) | 32.09  | 31.94  | 29.45  | -       | -     | -           |
|         | CA (Domestic) Ratio (%)  | 4.61   | 5.06   | 4.26   | -       | -     | -           |
|         | SB (Domestic) Ratio (%)  | 27.48  | 26.88  | 25.19  | -       | -     | -           |



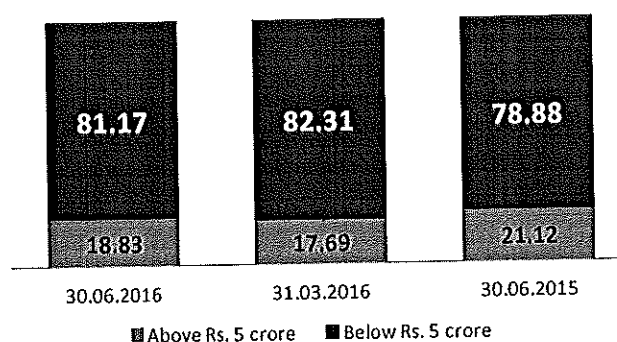
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## Term Deposits (Domestic)



| Details                      | 30.06.2016 | 31.03.2016 | 30.06.2015 | Y-o-Y (%) |
|------------------------------|------------|------------|------------|-----------|
| Term Dep.(incl. PDs and CDs) | 116372     | 117339     | 117449     | -0.92     |
| Of which:                    |            |            |            |           |
| Above Rs. 5 crore            | 21917      | 20758      | 24805      | -11.64    |
| Below Rs. 5 crore            | 94454      | 96581      | 92645      | 1.95      |
| High Cost Deposits           | 7713       | 7702       | 10899      | -29.23    |
| Of Which: PDs                | 5543       | 3301       | 6091       | -8.99     |
| CDs                          | 2169       | 4402       | 4808       | -54.88    |

Share of Term Deposits (%)

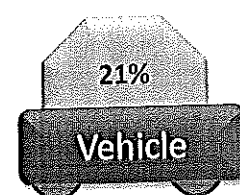
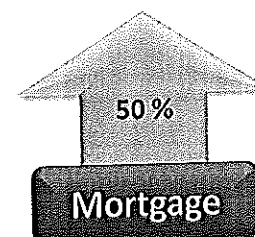
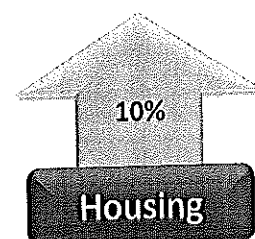


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## Break-up of Advances



| Details                             | Jun-16 | Mar-16 | Jun-15 | Y-o-Y Growth (%) |
|-------------------------------------|--------|--------|--------|------------------|
| Gross Advances (Global)             | 127533 | 132632 | 124998 | 2.03             |
| Gross Advances (Overseas)           | 5361   | 5545   | 6272   | -14.53           |
| Gross Advances (Domestic)           | 122173 | 127087 | 118727 | 2.90             |
| Priority                            | 50015  | 50334  | 46861  | 6.73             |
| Of which: Agriculture               | 23365  | 23018  | 23237  | 0.55             |
| MSME                                | 20340  | 21032  | 16196  | 25.59            |
| Of which: Micro & Small Enterprises | 17948  | 18563  | 14168  | 26.68            |
| Personal Segment Loan Products      | 18134  | 19160  | 17862  | 1.52             |
| Of which Housing                    | 9770   | 9516   | 8904   | 9.72             |
| Vehicle                             | 856    | 816    | 709    | 20.85            |
| Mortgage                            | 998    | 944    | 666    | 49.87            |
| Corporate & Commerical              | 60333  | 63877  | 61432  | -1.79            |



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## Advances – Major Industries



(₹ in crore)

| Details                                  | 30.06.2016 | % share to Gross Advances | 31.03.2016 | % share to Gross Advances | 30.06.2015 | % share to Gross Advances |
|------------------------------------------|------------|---------------------------|------------|---------------------------|------------|---------------------------|
| Infrastructure                           | 21280.83   | 17.42                     | 21174.97   | 16.66                     | 23627.76   | 19.90                     |
| Iron & Steel                             | 4075.73    | 3.34                      | 3972.96    | 3.13                      | 3523.27    | 2.97                      |
| Textiles                                 | 4190.95    | 3.43                      | 4218.03    | 3.32                      | 4045.70    | 3.41                      |
| Food Processing                          | 2651.21    | 2.17                      | 2367.56    | 1.86                      | 2501.28    | 2.11                      |
| All Engineering                          | 2607.18    | 2.13                      | 3027.03    | 2.38                      | 2309.73    | 1.95                      |
| Other Industries                         | 1506.96    | 1.23                      | 1853.32    | 1.46                      | 1523.46    | 1.28                      |
| Petroleum, Coal Products & Nuclear Fuels | 1465.32    | 1.20                      | 1918.66    | 1.51                      | 2466.74    | 2.08                      |
| Cement & Cement Products                 | 1280.85    | 1.05                      | 1322.04    | 1.04                      | 1378.35    | 1.16                      |
| Construction                             | 1258.26    | 1.03                      | 1349.10    | 1.06                      | 1289.87    | 1.09                      |



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## Power Sector Exposure



| Sector                        | Generation   |      | Sector                        | Distribution |      |
|-------------------------------|--------------|------|-------------------------------|--------------|------|
|                               | FB           | NFB  |                               | FB           | NFB  |
| Central Govt undertakings     | 1388         | 0    | Central Govt undertakings     | 0            | 0    |
| State Government Undertakings | 2627         | 320  | State Government Undertakings | 3268         | 294  |
| Private Sector                | 4058         | 1034 | Private Sector                | 0            | 0    |
| NPA                           | 638          |      | NPA                           |              |      |
| Total Exposure                | 8711         | 1354 | Total Exposure                | 3268         | 294  |
| Sector                        | Transmission |      | Sector                        | Total        |      |
| Central Govt undertakings     | 0            | 0    | Central Govt undertakings     | 1388         | 0    |
| State Government              | 669          | 0    | State Government              | 6564         | 614  |
| Private Sector                | 120          | 6    | Private Sector                | 4178         | 1040 |
| NPA                           |              |      | NPA                           | 638          |      |
| Total Exposure                | 789          | 6    | Total Exposure                | 12768        | 1654 |



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## State-wise -Power Sector Exposure



| State          | STATE DISCOMs |      |     | OTHER THAN DISCOMs |      |     |         |      | Total     |       |      | Grand Total |
|----------------|---------------|------|-----|--------------------|------|-----|---------|------|-----------|-------|------|-------------|
|                | FRP BONDS     | FB   | NFB | CENTRAL/STATE      |      |     | PRIVATE |      | FRP BONDS | FB    | NFB  |             |
|                |               |      |     | Invest ments       | FB   | NFB | FB      | NFB  |           |       |      |             |
| Andhra Pradesh |               | 303  | 0   |                    | 455  | 0   | 463     | 94   |           | 1221  | 94   | 1314        |
| Chattisgarh    |               | 0    | 0   |                    |      |     | 759     | 310  |           | 759   | 310  | 1069        |
| Delhi          |               | 0    | 0   | 58                 | 710  |     | 20      |      |           | 789   | 0    | 789         |
| Gujarat        |               | 321  | 200 |                    | 418  | 6   | 114     | 95   |           | 852   | 301  | 1153        |
| Haryana        | 263           | 177  | 0   |                    | 0    | 0   | 0       |      | 263       | 177   | 0    | 440         |
| Karnataka      |               | 14   | 0   |                    | 671  | 0   | 2       |      |           | 687   | 0    | 687         |
| Maharashtra    |               | 0    | 0   |                    | 909  | 0   | 100     | 6    |           | 1009  | 6    | 1015        |
| Orissa         |               | 0    | 0   |                    |      |     | 429     | 33   |           | 429   | 33   | 462         |
| Punjab         |               | 0    | 0   |                    |      | 0   | 145     |      |           | 145   | 0    | 145         |
| Rajasthan      | 253           | 9    | 0   |                    | 8    |     | 239     | 46   | 253       | 257   | 46   | 555         |
| Tamil Nadu     | 334           | 1189 | 94  |                    | 620  | 0   | 1328    | 447  | 334       | 3137  | 541  | 4013        |
| Telangana      | 220           | 175  | 0   |                    |      |     | 0       |      | 220       | 175   | 0    | 395         |
| Uttar Pradesh  |               | 0    | 0   |                    |      |     | 253     |      | 0         | 253   | 0    | 253         |
| Uttarkhand     |               | 0    | 0   |                    |      |     | 257     |      | 0         | 257   | 0    | 257         |
| West Bengal    |               | 0    | 0   |                    | 835  | 314 | 20      |      | 0         | 855   | 314  | 1170        |
| Other States   |               | 0    | 0   |                    |      |     | 59      | 10   | 0         | 59    | 10   | 69          |
| NPA            |               |      |     |                    |      |     |         |      |           | 638   | 0    | 638         |
| Total          | 1070          | 2188 | 294 | 58                 | 4626 | 320 | 4188    | 1041 | 1070      | 11698 | 1655 | 14422       |



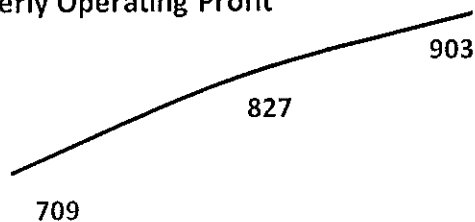
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## Profitability

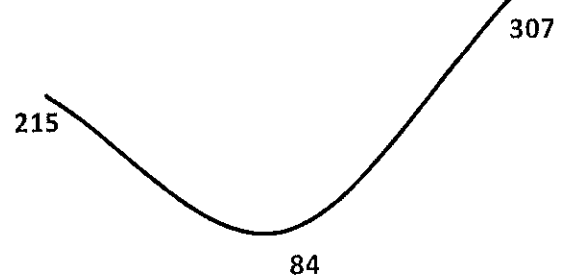


(₹ in crore)

Quarterly Operating Profit



Quarterly Net Profit



### Consistent improvement in Profit

Operating Revenue (NII + Other Income) improved (Y-o-Y) by 12.17% from ₹1496 crore to ₹1678 crore.

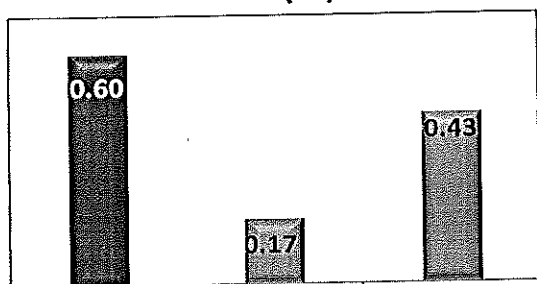


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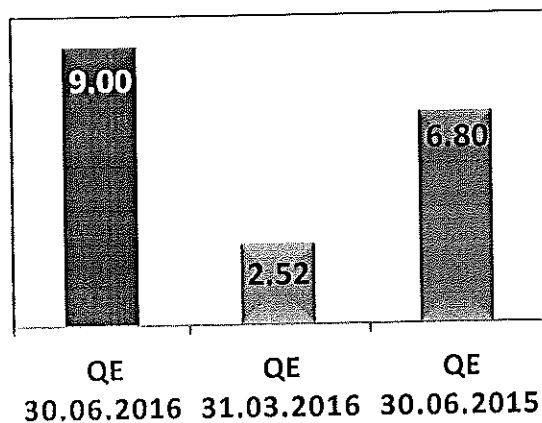
## Key Ratios



RoA(%)



ROE (%)



| Parameters (Global)                | QE<br>30.06.2016 | QE<br>31.03.2016 | QE<br>30.06.2015 |
|------------------------------------|------------------|------------------|------------------|
| Cost of Deposits                   | 6.33             | 6.48             | 6.94             |
| Cost of Funds                      | 5.53             | 5.65             | 6.06             |
| Yield on Advances                  | 9.21             | 9.28             | 9.96             |
| Yield on Funds                     | 7.94             | 7.91             | 8.32             |
| Return on Assets (RoA)             | 0.60             | 0.17             | 0.43             |
| Net Interest Margin                | 2.47             | 2.38             | 2.36             |
| Yield on Investments (Domestic)    | 8.70             | 8.21             | 7.76             |
| Return on Average Networth (RoE)   | 9.00             | 2.52             | 6.80             |
| Business per Employee (₹ in lakhs) | 1515.94          | 1531.19          | 1469.13          |
| Business per Branch (₹ in crore)   | 118.02           | 121.22           | 124.35           |



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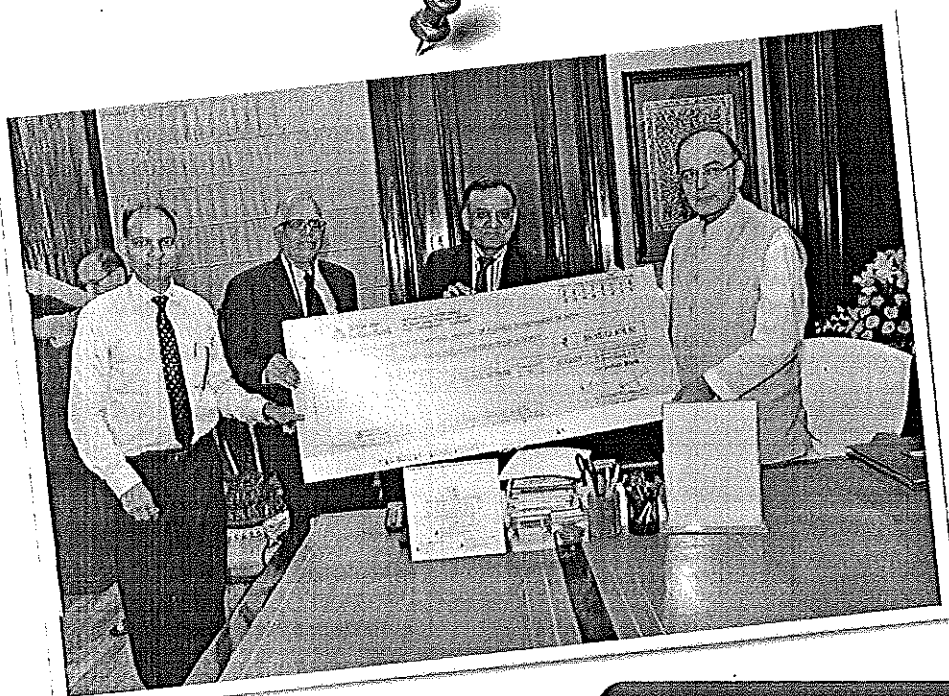
## Other Profitability Ratios



| Sl No. | Particulars                           | QUARTER ENDED |            |            |
|--------|---------------------------------------|---------------|------------|------------|
|        |                                       | 30.06.2016    | 31.03.2016 | 30.06.2015 |
| 1      | Operating profit to AWF (%)           | 1.76          | 1.64       | 1.43       |
| 2      | Cost to Income ratio (%)              | 46.17         | 50.28      | 52.63      |
| 3      | Salary expenses to Total expenses (%) | 13.45         | 13.22      | 14.00      |
| 4      | Salary Expenses to AWF (%)            | 0.95          | 0.97       | 1.07       |
| 5      | Other Operating Expenses to AWF (%)   | 0.56          | 0.69       | 0.52       |
| 6      | Book value (₹)                        | 287.42        | 280.63     | 265.94     |
| 7      | Earnings per share (₹)                | 25.60         | 7.04       | 17.93      |



## Dividend 2015-16



**Dividend at 15% amounting to ₹ 72.04 crore  
declared and paid.**



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## Financial Snapshot



(₹ in crore)

| Particulars             | Actuals       |               |               |
|-------------------------|---------------|---------------|---------------|
|                         | QE 30.06.2016 | QE 31.03.2016 | QE 30.06.2015 |
| Interest on Advances    | 2937          | 2901          | 3071          |
| Interest on Investments | 1114          | 1063          | 1025          |
| Other Interest Income   | 20            | 20            | 23            |
| Total Interest Income   | 4071          | 3983          | 4119          |
| Other Income            | 442           | 529           | 376           |
| Total Income            | 4513          | 4512          | 4495          |
| Interest Expenditure    | 2835          | 2848          | 2999          |
| Operating Expenditure   | 775           | 837           | 787           |
| Salary Expenditure      | 486           | 487           | 530           |
| Total Expenditure       | 3610          | 3685          | 3786          |
| Net Interest Income     | 1236          | 1135          | 1120          |

### Year – on – Year Growth

Interest Expenditure declined by (-)5.46%

Operating Expenditure declined by (-)1.58%

Net Interest Income increased by 10.35%



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## Non Interest Income



| Particulars                        | QUARTER ENDED |            |            |          |
|------------------------------------|---------------|------------|------------|----------|
|                                    | 30.06.2016    | 31.03.2016 | 30.06.2015 | Y-O-Y(%) |
| Commission, Exchange & Brokerage   | 143.26        | 195.11     | 119.15     | 20.23    |
| Profit/loss on sale of Investments | 184.02        | 103.79     | 42.21      | 335.96   |
| ATM Acquirer Fee received          | 33.77         | 30.10      | 25.32      | 33.37    |
| Exchange Profit                    | 33.39         | 46.85      | 45.73      | -26.98   |
| Recovery of bad debts              | 35.85         | 140.85     | 120.99     | -70.37   |
| Others                             | 11.38         | 12.66      | 22.16      | -48.65   |
| Total Non Interest Income          | 441.67        | 529.36     | 375.56     | 17.60    |



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## Other Operating Expenses



| Particulars                 | QUARTER ENDED |            |            |          |
|-----------------------------|---------------|------------|------------|----------|
|                             | 30.06.2016    | 31.03.2016 | 30.06.2015 | Y-O-Y(%) |
| Rent, Taxes & Lighting      | 56.29         | 81.16      | 55.11      | 2.14     |
| Depreciation                | 37.31         | 40.61      | 31.11      | 19.93    |
| Repairs & Maintenance       | 19.80         | 18.46      | 17.80      | 11.24    |
| Insurance                   | 45.37         | 44.12      | 37.03      | 22.52    |
| Fees Others                 | 16.83         | 23.08      | 19.18      | -12.25   |
| ATM Issuer Fee Paid         | 39.87         | 38.24      | 31.58      | 26.25    |
| Others                      | 73.74         | 103.67     | 65.34      | 12.86    |
| Other Operating Expenditure | 289.21        | 349.34     | 257.15     | 12.47    |



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## Asset Classification



(₹ in crore)

| Year     | Standard Adv | Standard Restructured Standard (o/s) | GNPA | Stressed Advances | Gross Advances |
|----------|--------------|--------------------------------------|------|-------------------|----------------|
|          | 1            | 2                                    | 3    | 4 (2+3)           | 5 (1+4)        |
| 30.06.15 | 109071       | 10112                                | 5815 | 15928             | 124998         |
| % Share  | 87.26        | 8.09                                 | 4.65 | 12.74             | 100.00         |
| 31.03.16 | 117439       | 6366                                 | 8827 | 15193             | 132632         |
| % Share  | 88.54        | 4.80                                 | 6.66 | 11.46             | 100.00         |
| 30.06.16 | 112344       | 6294                                 | 8894 | 15189             | 127533         |
| % Share  | 88.09        | 4.94                                 | 6.97 | 11.91             | 100.00         |



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## Sector-wise Stressed Assets



(₹ in crore)

Sector-wise Stressed Advances as on 30.06.2016

| Sector                               | GNPA | Restructured Standard Advances | Stressed Advances | Stressed Adv (%) to Gross Advances (Respective Sector) |
|--------------------------------------|------|--------------------------------|-------------------|--------------------------------------------------------|
| Agriculture                          | 630  | 51                             | 682               | 2.90                                                   |
| Home Loan                            | 163  | 215                            | 378               | 4.10                                                   |
| Education Loan                       | 295  | 70                             | 365               | 10.22                                                  |
| Micro & Small Enterprises (priority) | 1233 | 312                            | 1545              | 9.04                                                   |
| Others                               | 6573 | 5647                           | 12219             | 16.48                                                  |
| Total                                | 8894 | 6294                           | 15189             | 11.91                                                  |

|              |      |      |       |       |
|--------------|------|------|-------|-------|
| Priority     | 2246 | 796  | 3043  | 6.23  |
| Non Priority | 6648 | 5498 | 12146 | 15.43 |
| Total        | 8894 | 6294 | 15189 | 11.91 |



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## Asset Quality



(₹ in crore)

| Parameters                                          | QE<br>Jun-16 | QE<br>Mar-16 | QE<br>Jun-15 |
|-----------------------------------------------------|--------------|--------------|--------------|
| Gross NPAs opg.                                     | 8827         | 7071         | 5670         |
| Fresh NPAs                                          | 825          | 3387         | 496          |
| Of which: Slippage from Restructured Assets         | 89           | 667          | 23           |
| Of which: Additions from Existing NPA assets        | 93           | 115          | 58           |
| Reduction                                           | 758          | 1631         | 352          |
| Of which: Cash Recovery                             | 152          | 466          | 123          |
| Upgradation                                         | 154          | 24           | 48           |
| Write off                                           | 410          | 137          | 181          |
| Amount Assigned to ARC                              | 43           | 1004         | 0            |
| Gross NPA closing                                   | 8894         | 8827         | 5815         |
| Gross advances                                      | 127533       | 132632       | 124998       |
| Gross NPA as % to Gross advances                    | 6.97%        | 6.66%        | 4.65%        |
| Net NPAs                                            | 5552         | 5419         | 3193         |
| Net advances                                        | 124025       | 129049       | 121967       |
| Net NPAs as % to Net advances                       | 4.48%        | 4.20%        | 2.62%        |
| Stressed Assets%(Gross NPA & Standard Restructured) | 11.91%       | 11.46%       | 12.74%       |

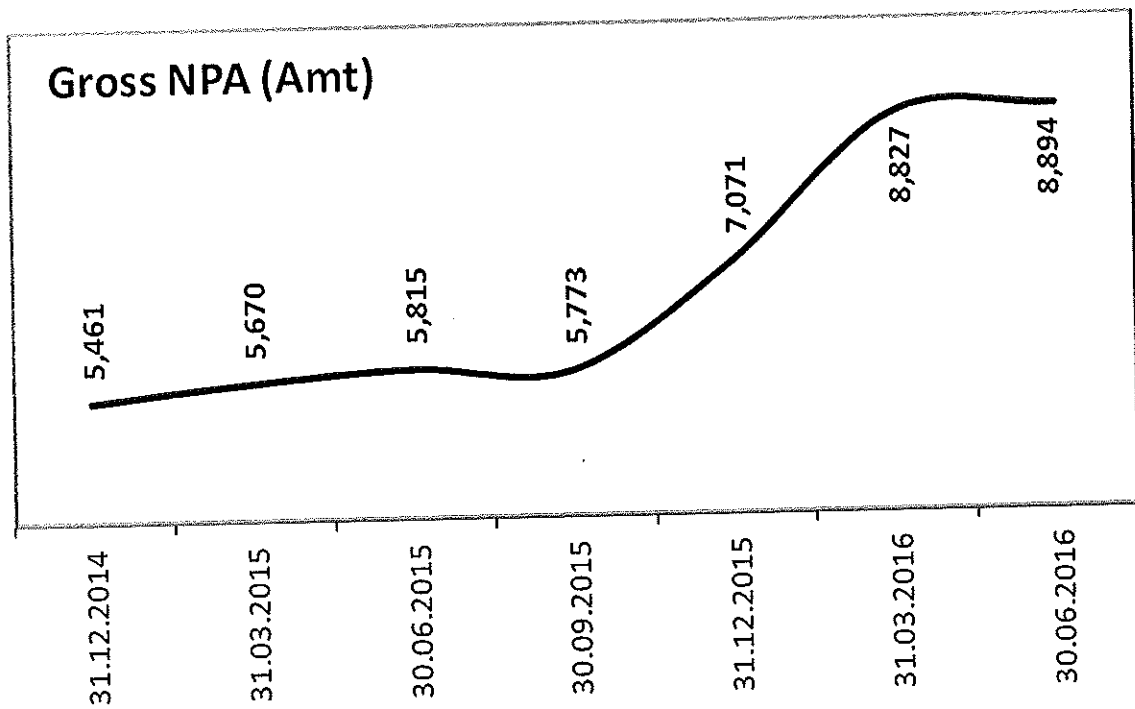
**Gross NPA: 6.97%**

**Net NPA: 4.48%**



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## Movement of Gross NPA



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## Sector-wise NPA



(₹ In crore)

| Sector                               | 30.06.2016 | % to Gross Advances<br>(respective sector) | 31.03.2016 | % to Gross Advances<br>(Respective Sector) | 30.06.2015 | % to Gross Advances<br>(respective sector) |
|--------------------------------------|------------|--------------------------------------------|------------|--------------------------------------------|------------|--------------------------------------------|
| Agriculture                          | 630        | 2.68                                       | 618        | 2.36                                       | 378        | 1.62                                       |
| Home Loan                            | 163        | 1.77                                       | 159        | 1.70                                       | 105        | 1.18                                       |
| Education Loan                       | 295        | 8.27                                       | 249        | 7.85                                       | 212        | 6.46                                       |
| Micro & Small Enterprises (Priority) | 1233       | 7.21                                       | 1209       | 7.47                                       | 1137       | 5.94                                       |
| Others                               | 6573       | 8.87                                       | 6591       | 8.48                                       | 3984       | 5.66                                       |
| Total                                | 8894       | 6.97                                       | 8827       | 6.66                                       | 5815       | 4.65                                       |

|              |      |      |      |      |      |      |
|--------------|------|------|------|------|------|------|
| Priority     | 2246 | 4.60 | 2151 | 4.27 | 1797 | 3.83 |
| Non Priority | 6648 | 8.45 | 6676 | 8.12 | 4018 | 5.15 |
| Total        | 8894 | 6.97 | 8827 | 6.66 | 5815 | 4.65 |



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# Industry-wise NPA



(₹ in crore)

| Industry                              | 30.06.2016     |                                                | 31.03.2016     |                                                | 30.06.2015     |                                                |
|---------------------------------------|----------------|------------------------------------------------|----------------|------------------------------------------------|----------------|------------------------------------------------|
|                                       | 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     | 2968.76        | 63.59                                          | 2935.73        | 60.12                                          | 661.17         | 14.06                                          |
| 2. Infrastructure                     | 1316.95        | 6.34                                           | 1313.91        | 6.20                                           | 1186.02        | 5.06                                           |
| 2.1 Power                             | 637.65         | 6.28                                           | 638.51         | 6.02                                           | 437.99         | 3.38                                           |
| 3. Textiles                           | 652.73         | 16.02                                          | 602.65         | 14.12                                          | 407.85         | 10.88                                          |
| 4. All Engineering                    | 523.59         | 23.29                                          | 471.79         | 15.59                                          | 483.05         | 20.05                                          |
| 5. Constructions                      | 90.38          | 7.12                                           | 88.80          | 6.58                                           | 391.58         | 25.07                                          |
| 6. Food Processing                    | 88.64          | 3.68                                           | 106.16         | 4.49                                           | 124.83         | 4.54                                           |
| 7. Cement and Cement Products         | 132.45         | 10.01                                          | 190.27         | 14.38                                          | 138.58         | 9.69                                           |
| 8. Coal and Mining                    | 296.59         | 59.95                                          | 98.02          | 19.02                                          | 95.75          | 56.40                                          |
| 9. Beverages and Tobacco              | 84.29          | 42.01                                          | 83.87          | 42.22                                          | 6.96           | 3.82                                           |
| 10. Chemical and Chemical Products    | 20.07          | 2.37                                           | 73.65          | 6.51                                           | 79.36          | 9.79                                           |
| 11. Paper and Paper Products          | 78.28          | 14.21                                          | 80.55          | 11.49                                          | 28.02          | 5.56                                           |
| 12. Gems and Jewellery                | 46.15          | 49.88                                          | 40.79          | 44.24                                          | 40.36          | 47.37                                          |
| 13. Other Industries & Other Advances | 2595.36        | 2.93                                           | 2740.85        | 2.99                                           | 2171.62        | 2.61                                           |
| <b>TOTAL</b>                          | <b>8894.24</b> | <b>6.97</b>                                    | <b>8827.04</b> | <b>6.66</b>                                    | <b>5815.15</b> | <b>4.65</b>                                    |



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## Restructured Assets



(₹ in crore)

| Details                                           | QE June 2016 |         | QE March 2016 |          | QE June 2015 |          |
|---------------------------------------------------|--------------|---------|---------------|----------|--------------|----------|
|                                                   | No           | Amount  | No            | Amount   | No           | Amount   |
| Opening balance of standard account restructuring | 9310         | 6366.23 | 1385          | 8864.11  | 1495         | 9944.23  |
| Fresh Restructuring during the period             | 233          | 5.92    | 8105          | 765.77   | 148          | 97.79    |
| Upgradation from NPA                              | 116          | 57.64   | 5             | 2.68     | 19           | 1.97     |
| Fresh disbursement less recoveries                | -278         | -42.61  | -48           | -2268.57 | 208          | 123.76   |
| Account slipped during the period                 | 281          | 88.65   | 93            | 882.63   | 489          | 22.53    |
| Account satisfactory performed during the period  | 50           | 4.07    | 44            | 115.13   | 59           | 32.76    |
| Closing balance of standard Restructuring         | 9050         | 6294.46 | 9310          | 6366.23  | 1322         | 10112.46 |

| Restructured Advances - Sectorwise |                                    |                               |                    |
|------------------------------------|------------------------------------|-------------------------------|--------------------|
| Sector                             | Total Outstanding as on 30.06/2016 | % share to Total Restructured | Of which: Standard |
| Agriculture                        | 108.44                             | 1.21                          | 51.28              |
| Education                          | 82.64                              | 0.92                          | 69.62              |
| Home Loan                          | 220.33                             | 2.46                          | 214.72             |
| Non Priority                       | 7922.96                            | 88.40                         | 5497.99            |
| Other Priority                     | 201.22                             | 2.25                          | 148.52             |
| SME                                | 427.18                             | 4.77                          | 312.35             |
| Total                              | 8962.77                            | 100.00                        | 6294.48            |



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## Restructured – Major Industries



| Restructured Advances - Major Industries |                                    |                               |                    |
|------------------------------------------|------------------------------------|-------------------------------|--------------------|
| Industry                                 | Total Outstanding as on 30.06.2016 | % share to Total Restructured | Of Which: Standard |
| Infra-Power                              | 2030.62                            | 22.66                         | 1545.82            |
| Power discom                             | 1570.17                            | 17.52                         | 1570.17            |
| Road                                     | 591.03                             | 6.59                          | 591.03             |
| Port                                     | 115.68                             | 1.29                          | 0.00               |
| Iron & Steel                             | 971.03                             | 10.83                         | 333.02             |
| Contractor                               | 364.39                             | 4.07                          | 65.30              |
| Textiles                                 | 320.72                             | 3.58                          | 6.89               |
| Sugar                                    | 304.58                             | 3.40                          | 304.58             |
| Chemicals                                | 214.48                             | 2.39                          | 214.48             |
| Edu. Institution                         | 180.27                             | 2.01                          | 170.15             |
| Cement                                   | 141.45                             | 1.58                          | 23.00              |
| Engineering                              | 126.33                             | 1.41                          | 68.63              |
| Total                                    | 7922.96                            | 88.40                         | 5497.99            |



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## Provisions



(₹ in crore)

| Provisions and Contingencies | QE<br>30.06.2016 | QE<br>31.03.2016 | QE<br>30.06.2015 |
|------------------------------|------------------|------------------|------------------|
| Total Provisions             | 595.83           | 742.92           | 493.36           |
| Of Which:                    |                  |                  |                  |
| Provisions for NPAs          | 403.48           | 966.56           | 308.36           |
| Provision on Investments     | -26.13           | 10.75            | 138.03           |
| Standard Advances            | 32.93            | -154.66          | -42.61           |
| Income Tax                   | 178.83           | -70.67           | 85.29            |
| Others                       | 6.72             | -9.07            | 4.29             |



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## Investments



(₹ in crore)

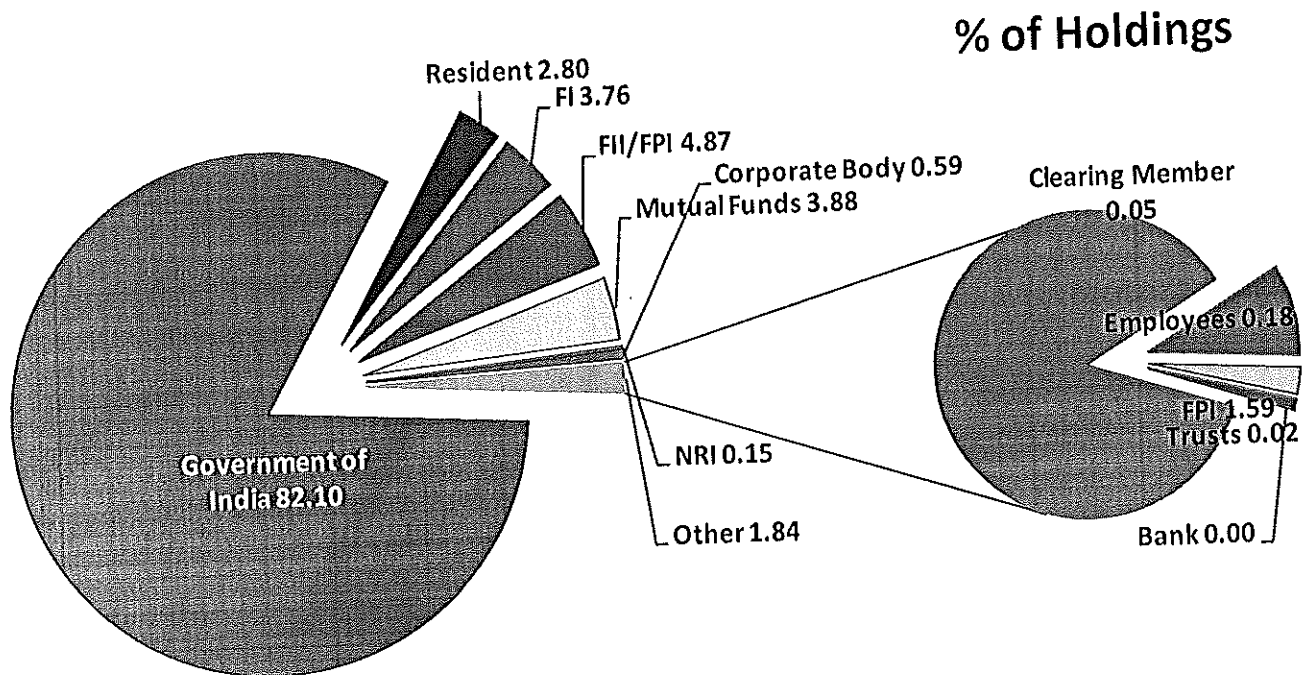
| Parameters                                         | Jun-16 | Mar-16 | Jun-15 |
|----------------------------------------------------|--------|--------|--------|
| Gross Domestic Investment<br>(Without netting LAF) | 52822  | 53874  | 51825  |
| SLR                                                | 41567  | 41203  | 41881  |
| Non SLR                                            | 11255  | 12671  | 9944   |
| Held For Trading (HFT)                             | 86     | 301    | 184    |
| Available For Sale (AFS)                           | 15898  | 21737  | 30632  |
| Held To Maturity (HTM)                             | 36838  | 31836  | 21009  |
| Modified Duration Trading Portfolio                | 3.87   | 4.68   | 4.98   |

| Parameters                                         | Jun-16 | Mar-16 | Jun-15 | Y-o-Y<br>(%) |
|----------------------------------------------------|--------|--------|--------|--------------|
| Central Government Securities                      | 33133  | 32928  | 34925  | -5.13        |
| State Government Securities                        | 8092   | 7065   | 5686   | 42.31        |
| Other Approved Securities                          | 36     | 36     | 36     | 0.00         |
| Debentures & Bonds                                 | 8522   | 8727   | 4821   | 76.78        |
| Shares                                             | 556    | 571    | 515    | 8.02         |
| Others                                             | 2483   | 4547   | 5842   | -57.50       |
| Gross Domestic Investment<br>(Without netting LAF) | 52822  | 53874  | 51825  | 1.92         |



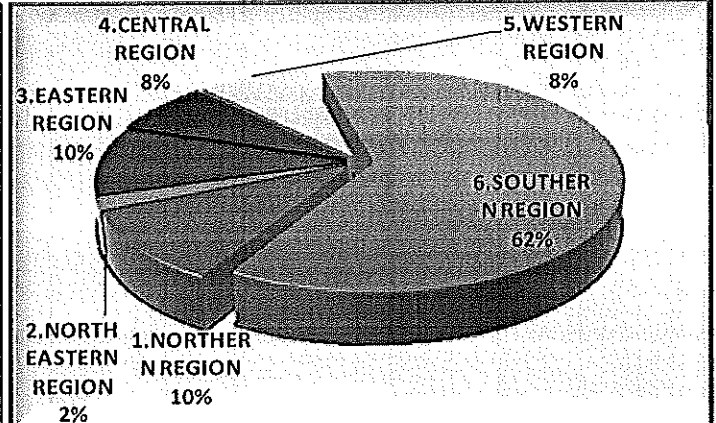
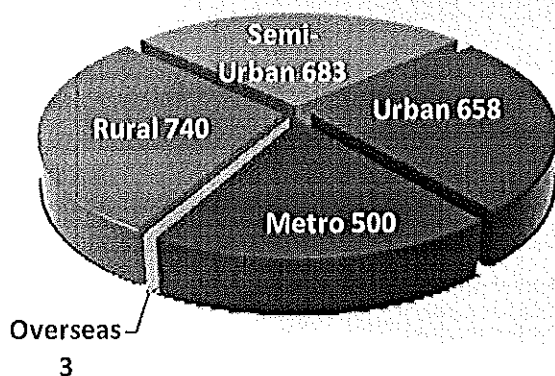
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# Shareholding Pattern

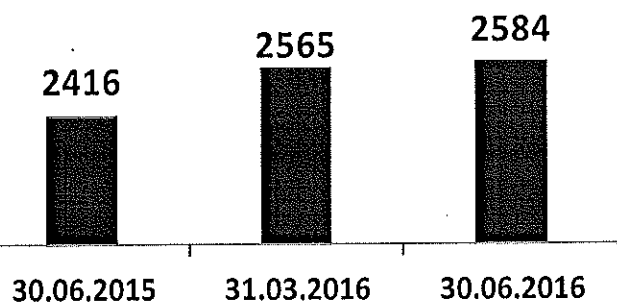


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## Branch Network

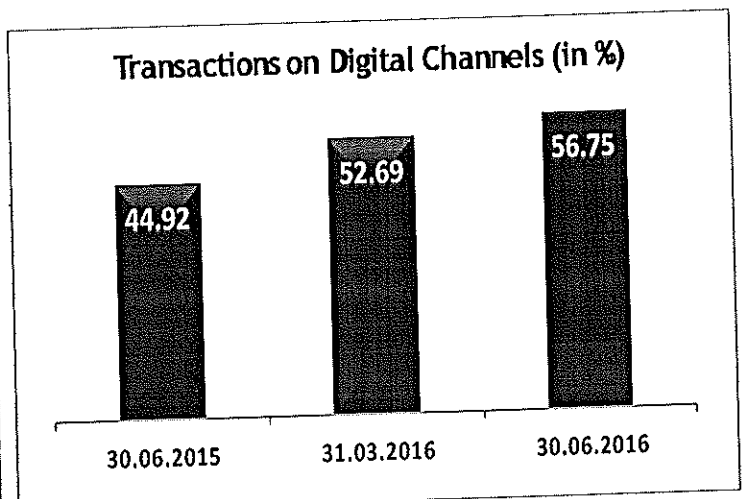
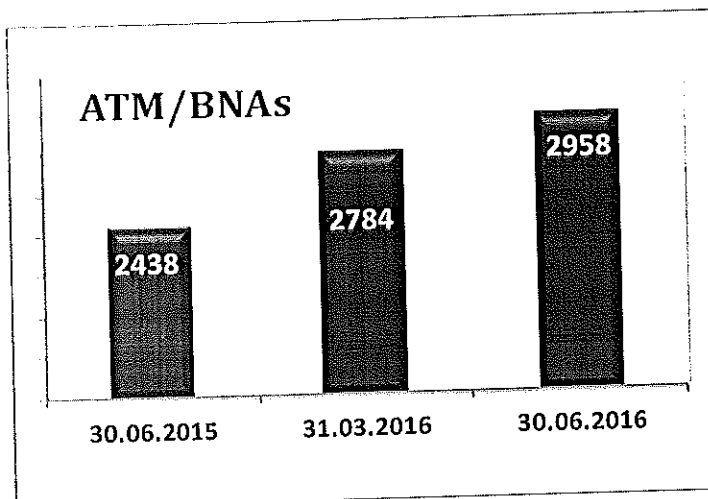


## No. of Branches (Global)



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## Performance under 24x7 Banking



**ATM Card Base of 1.41crore.**

**BNA Migration: 64.26%**

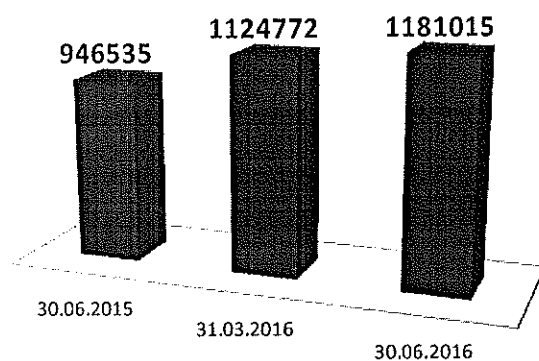


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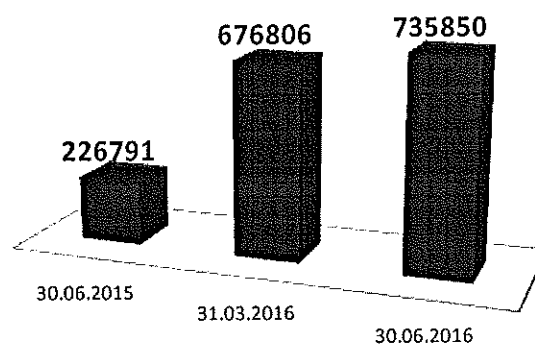
# Digital Banking



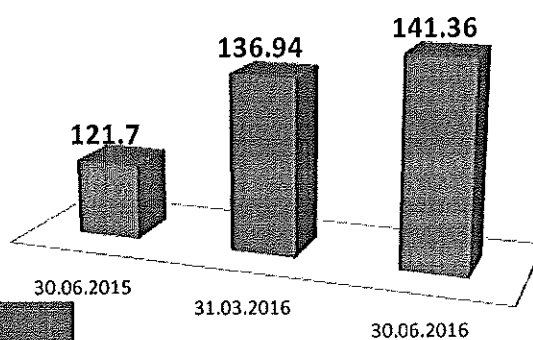
Internet Banking Users



Mobile Banking Users



ATM Card Base ( in lakh)



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## Digital Banking Initiatives – Q1 2016-17



### Introducing... Green PIN facility for debit cards

Collect your Debit  
Card from Branch

Receive AUTH Code  
(OTP) in your Mobile

Go to the nearest  
Indian Bank ATM and  
Create your Own Pin

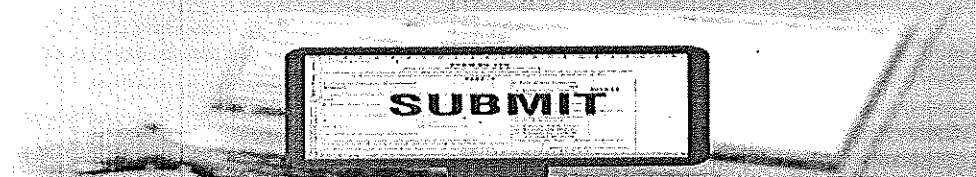
### Online Request for Locker Facility



### Complaint Registration, made easy in our ATMs



### Online Submission of Form 15G and 15H



### Introducing... Customized Design Debit Card

Now you can apply for  
add-on debit cards  
with customized design\*

\*Card issue charges applicable  
Visit [www.indianbank.in](http://www.indianbank.in) for more details

### Introducing... RuPay Platinum Debit Card



### Online cheque view facility

- Login to Net Banking
- Go to Enquiry menu, click on Cheque Enquiry menu and Input the date
- Details of the processed cheque will be shown
- By clicking the cheque number, you can see the Image of the cheque which is deposited in other bank.



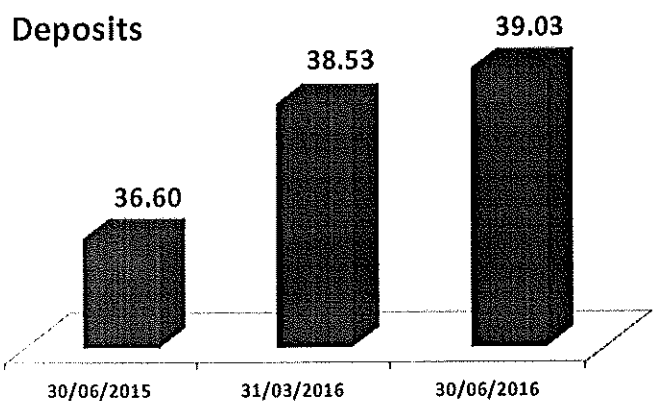
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# Clientele Strength

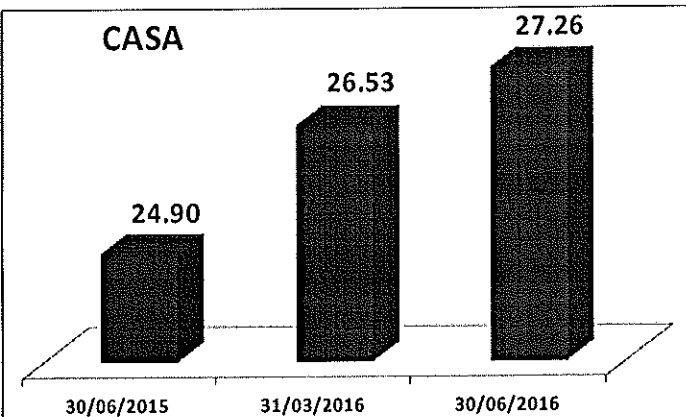


( No of Customers in Million )

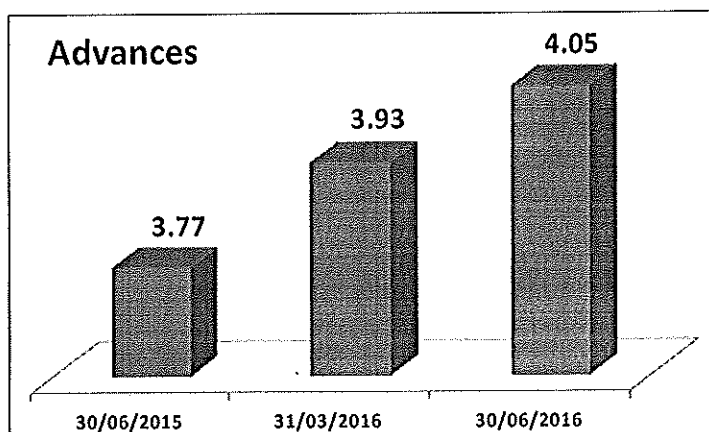
## Deposits



## CASA



## Advances



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## Proud Moments



**Bank won Best Performing Award for APY enrollment.**

**Bank won Master Card Award for Best Acquirer Business – POS**

**Bank won Master Card Award for Best Innovation – e-Purse**

**Bank has come within Top 10 Banks Issuing Rupay Cards**



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## Social Responsibility



Voluntary blood donation camp was organised in association with Govt Hospitals.



Eye Screening Camp organised on 15<sup>th</sup> July 2016 in association with Rajan Eye Care Hospital



Started tree plantation drive across the country Target to plant 1,10,000 saplings by 15th August 2016



Bank adopted Nochikuppam Village as a part of CSR. Proposed to adopt 3 more villages in 2016-17



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## Performance under PMJDY/PMSBY/APY/PMMY



| Details as on 30.06.2016                                                     | Acts/Amt   |
|------------------------------------------------------------------------------|------------|
| Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY              | 30.04 lakh |
| Balance outstanding under PMJDY Accounts (Amount ₹ in crore)                 | 309.03     |
| Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)                  | 14.92      |
| Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)      | 16.67 lakh |
| Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | 7.39 lakh  |
| Applications enrolled under Atal Pension Yojana                              | 1.05 lakh  |
| Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)          | 303.88     |

Rupay card  
issuance to  
Total Accounts:  
98.89%

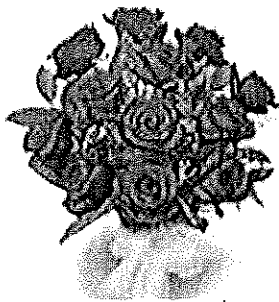
Aadhar Seeded  
Transactions  
(AEPS): 48.38  
lakh

Aadhar Seeded:  
16.44 lakh

Zero Balance  
Accounts to  
Total: 18.08 %



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**THANK YOU**



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and teamwork !!!*

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