



YOUR OWN BANK

Presentation on Performance of the Bank

Q4 2016-17
&
YE 2016-17



Ratings

**S&P (International)
(BBB-/Negative/A3)**

**CRISIL (Upper Tier II)
AAA/Stable**

**CRISIL (Lower Tier II)
AAA/Stable**

**Listed in 'MSCI India IMI' index,
which include large+ mid+ small
cap stocks**

Highlights Q4 2016-17

RoA

0.59%

CASA % to Total
Deposits (Domestic)

37.65%

Net Interest
Income

22.06%

CRAR

13.64%

Net Interest
Margin

2.70%

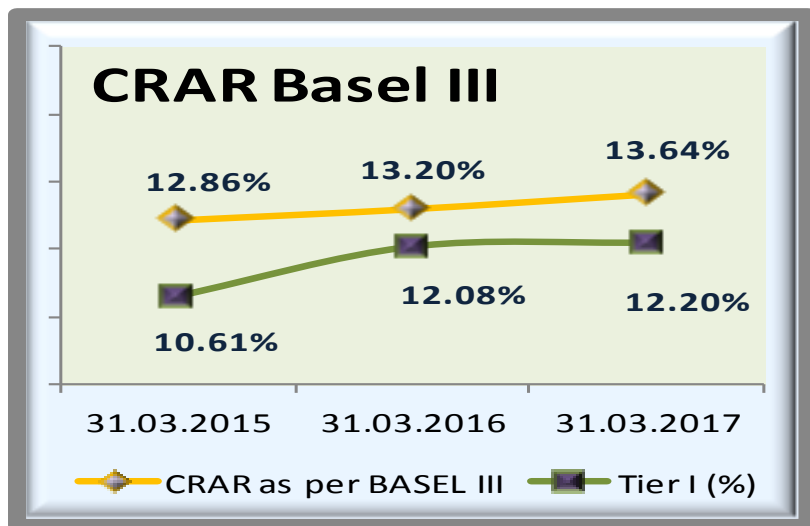
Operating Profit

29.34%

Net Profit

278.39%

Soundness

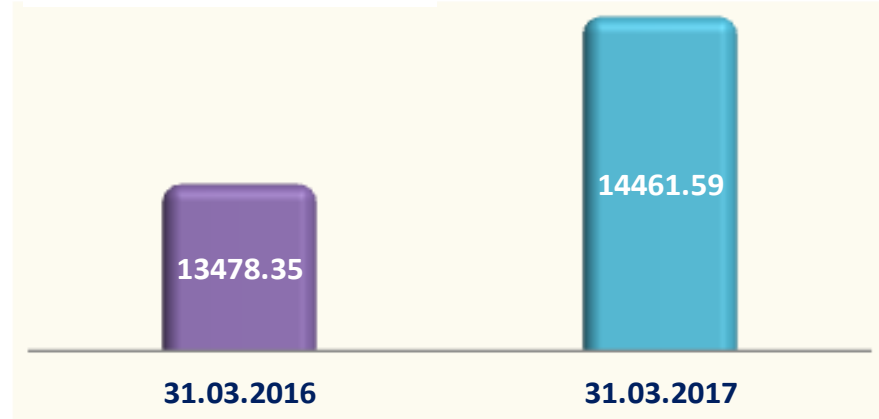


| S.No | Details | 31.03.2015 | 31.03.2016 | 31.03.2017 |
|-----------------------------------|----------------------|------------|------------|------------|
| Capital Fund (₹ in crore) | | | | |
| 1 | Tier I | 12473.12 | 15064.82 | 16032.43 |
| | <i>Of which</i> | | | |
| | Common Equity | 12473.12 | 14568.01 | 15532.43 |
| | Additional Tier I | 0 | 496.81 | 500.00 |
| 2 | Tier II | 2639.40 | 1403.25 | 1897.60 |
| 3 | Total (Tier I+ II) | 15112.52 | 16468.07 | 17930.03 |
| 4 | Risk-Weighted Assets | 117563.30 | 124743.79 | 131436.47 |
| Capital Adequacy Ratio (%) | | | | |
| 5 | Tier I | 10.61 | 12.08 | 12.20 |
| | <i>Of which</i> | | | |
| | Common Equity | 10.61 | 11.68 | 11.82 |
| | Additional Tier I | 0 | 0.40 | 0.38 |
| 6 | Tier II | 2.25 | 1.12 | 1.44 |
| 7 | Total (Tier I+ II) | 12.86 | 13.20 | 13.64 |

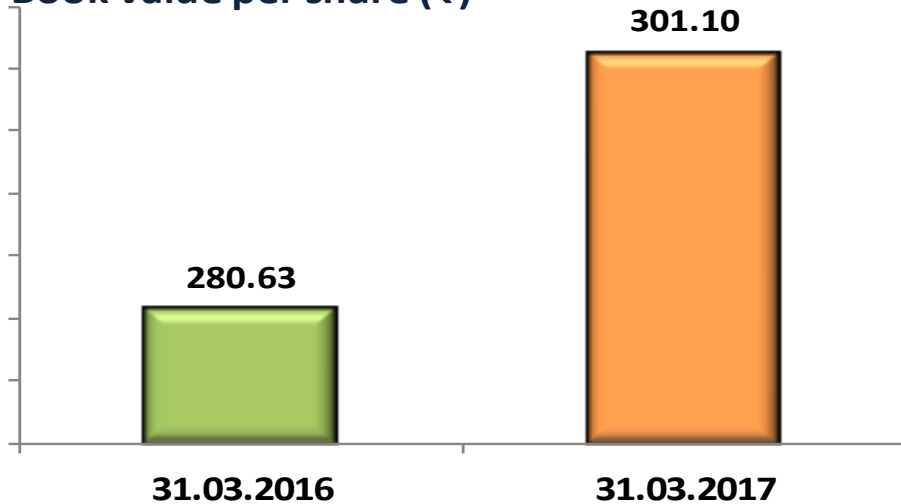
Equity

Net worth increased by 7.30% during 2016-17

Networth (₹ in crore)



Book value per share (₹)



Book value per Share increased by ₹ 20.47 as on 31.03.2017

Business Profile



(₹ in crore)

| Sl. No. | Details | 31.03.2016 | 31.12.2016 | 31.03.2017 | Y-o-Y | | 5 Year CAGR |
|---------|----------------------------|------------|------------|------------|-------|-------|-------------|
| | | | | | Amt | (%) | |
| 1 | Global Business | 310918 | 309510 | 314654 | 3736 | 1.20 | 8.22 |
| | Domestic | 299738 | 299080 | 303573 | 3835 | 1.28 | 8.48 |
| | Overseas | 11180 | 10430 | 11081 | -99 | -0.88 | 2.27 |
| 2 | Global Deposits | 178286 | 183652 | 182509 | 4223 | 2.37 | 8.60 |
| | Domestic | 172652 | 178280 | 177084 | 4432 | 2.57 | 8.87 |
| | Overseas | 5634 | 5373 | 5425 | -209 | -3.71 | 1.52 |
| 3 | Gross Advances | 132632 | 125858 | 132145 | -487 | -0.37 | 7.70 |
| | Domestic | 127087 | 120800 | 126489 | -598 | -0.47 | 7.94 |
| | Overseas | 5545 | 5057 | 5656 | 110 | 1.99 | 3.02 |
| 4 | CD Ratio (%) Global | 74.39 | 68.53 | 72.40 | - | - | - |
| | Domestic | 73.61 | 67.76 | 71.43 | - | - | - |
| | Overseas | 98.42 | 94.14 | 104.25 | - | - | - |

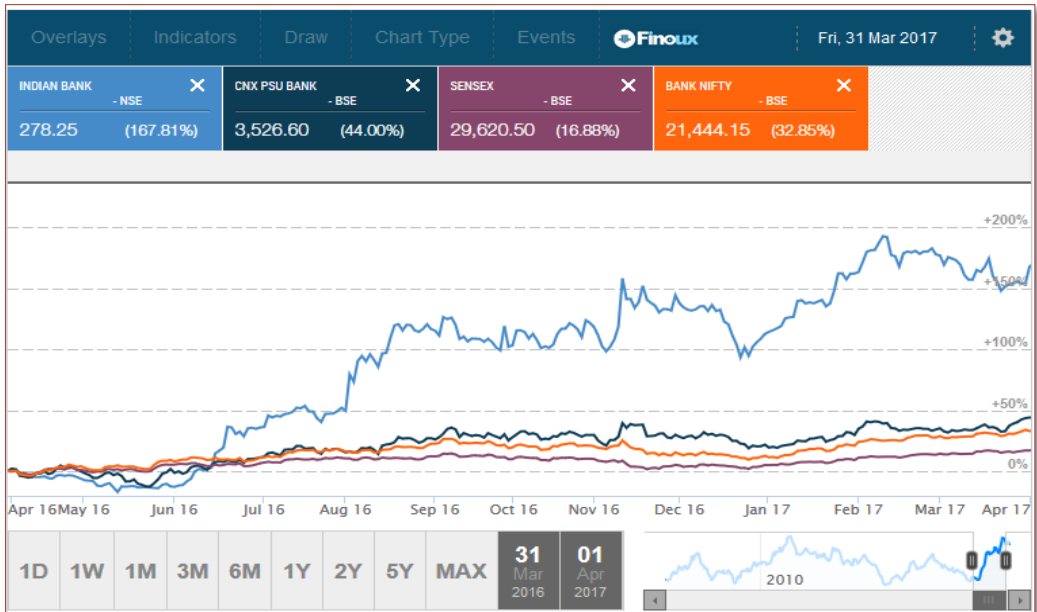
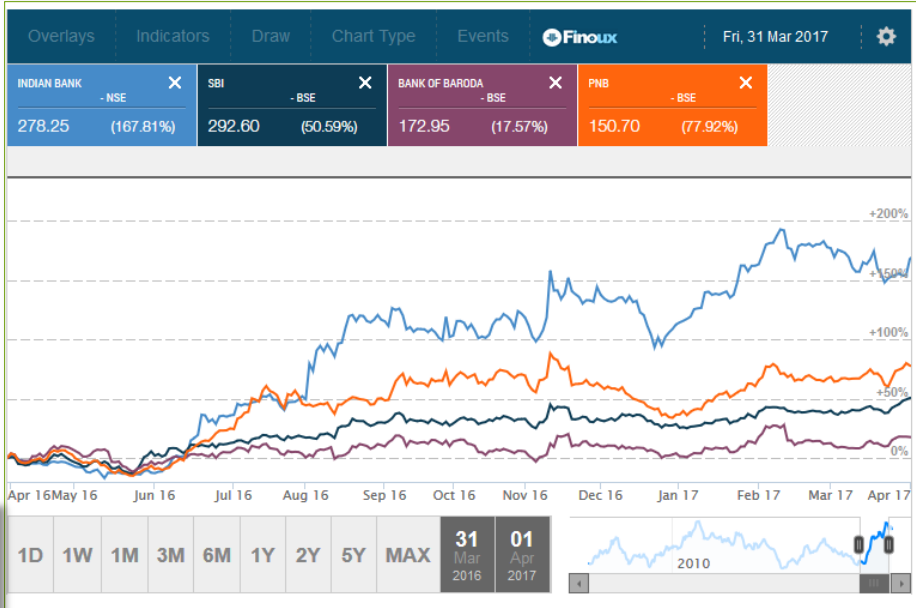
| Sl. No. | Details | 2014-15 | 2015-16 | 2016-17 | Y-o-Y | | 5 Year CAGR |
|---------|---------------------------------|---------|---------|---------|-------|------|-------------|
| | | | | | Amt | (%) | |
| 1 | Average Global Business* | 276672 | 294997 | 299677 | 4680 | 1.59 | 8.86 |
| 2 | Average Global Deposits* | 157921 | 170827 | 175005 | 4178 | 2.45 | 9.23 |
| 3 | Average Gross Advances* | 118751 | 124170 | 124672 | 502 | 0.40 | 8.34 |

* Including Inter Bank Deposits

Movement of Share Price vis-à-vis select PSBs and Market Capitalisation



Return on Equity improved from 5.46% in 2015-16 to 9.97% in 2016-17



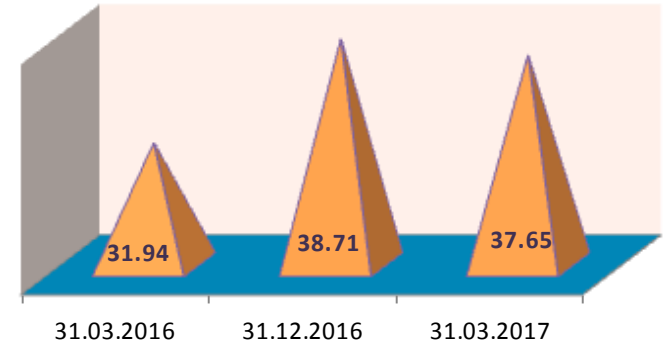
Market Capitalization improved from ₹4990.23 crore as on 31.03.2016 to ₹13364 crore as on 31.03.2017.

Deposit Profile

(₹ in crore)

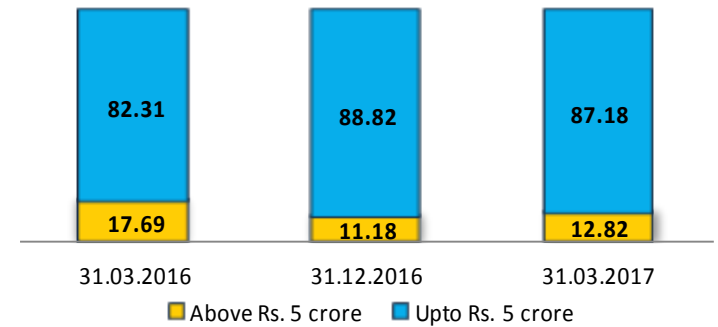
| Sl. No. | Details | 31.03.2016 | 31.12.2016 | 31.03.2017 | Y-o-Y | | 5 Year CAGR |
|---------|---------------------------|------------|------------|------------|-------|-------|-------------|
| | | | | | Amt | (%) | |
| 1 | Domestic CASA | 55153 | 69003 | 66677 | 11524 | 20.89 | 12.83 |
| | Current Deposits | 8746 | 9681 | 9415 | 669 | 7.65 | 7.43 |
| | Savings Deposits | 46407 | 59322 | 57262 | 10854 | 23.39 | 13.89 |
| 2 | CASA (Domestic) Ratio (%) | 31.94 | 38.71 | 37.65 | - | - | |
| | CA (Domestic) Ratio (%) | 5.07 | 5.43 | 5.32 | - | - | |
| | SB (Domestic) Ratio (%) | 26.88 | 33.27 | 32.34 | - | - | |

CASA (% to Total Deposits)



| Details | 31.03.2016 | 31.12.2016 | 31.03.2017 |
|------------------------------|------------|------------|------------|
| Term Dep (incl. PDs and CDs) | 117339 | 108061 | 109886 |
| Of which: | | | |
| Above Rs. 5 crore | 20758 | 12082 | 14086 |
| Upto Rs. 5 crore | 96581 | 95978 | 95800 |
| High Cost Deposits | 7702 | 2843 | 6887 |
| Of Which: PD * | 3301 | 2843 | 6887 |
| CD ** | 4402 | 0 | 0 |

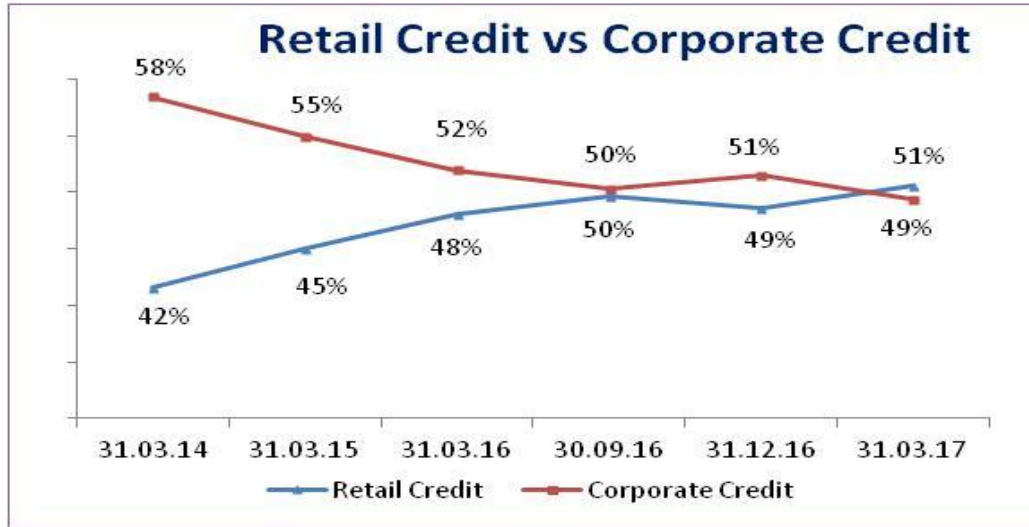
Share of Term Deposits (%)



* Preferential Deposits

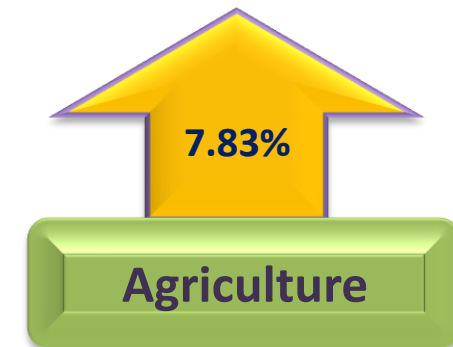
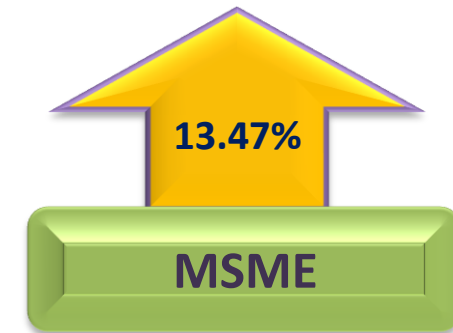
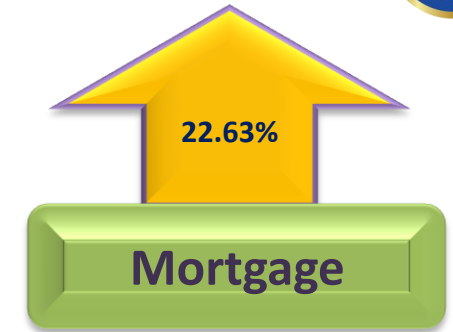
** Certificate of Deposits

Break-up of Advances



(₹ in crore)

| Details | 31.03.2016 | 31.12.2016 | 31.03.2017 |
|-------------------------------------|---------------|---------------|---------------|
| Gross Advances (Domestic) | 127087 | 120800 | 126489 |
| of which : Retail Advances | 63210 | 62957 | 69319 |
| Corporate Advances | 63877 | 57843 | 57170 |
| Break up of Key Sectors | | | |
| Agriculture | 23018 | 24308 | 24820 |
| MSME | 21032 | 19373 | 23864 |
| Mortgage Loans(Including Home Loan) | 10460 | 11912 | 12825 |



Advances – Major Industries

(₹ in crore)

| Details | 31.03.2016 | % share to Gross Advances | 31.12.2016 | % share to Gross Advances | 31.03.2017 | % share to Gross Advances |
|--|------------|---------------------------|------------|---------------------------|------------|---------------------------|
| Infrastructure | 20647 | 16.25 | 21665 | 17.93 | 21287 | 16.83 |
| Iron & Steel | 3808 | 3.00 | 4029 | 3.34 | 3934 | 3.11 |
| Textiles | 3962 | 3.12 | 4281 | 3.54 | 4268 | 3.37 |
| Food Processing | 2776 | 2.18 | 2831 | 2.34 | 3177 | 2.51 |
| All Engineering | 2532 | 1.99 | 2560 | 2.12 | 2754 | 2.18 |
| Other Industries* | 5885 | 4.63 | 9876 | 8.18 | 11348 | 8.97 |
| Petroleum, Coal Products & Nuclear Fuels | 2236 | 1.76 | 1846 | 1.53 | 2535 | 2.00 |
| Cement & Cement Products | 1426 | 1.12 | 1351 | 1.12 | 1320 | 1.04 |
| Construction | 1353 | 1.06 | 1170 | 0.97 | 1251 | 0.99 |
| *not classified elsewhere | | | | | | |

Balance Sheet- Snapshot

(₹ in crore)

| LIABILITIES | | |
|---------------------------------|---------------|---------------|
| As on | 31.03.2016 | 31.03.2017 |
| Capital | 480 | 480 |
| Reserves & Surplus | 15779 | 16682 |
| Deposits | 178286 | 182509 |
| Borrowings | 3509 | 12637 |
| Other Liabilities & Provisions | 5655 | 5925 |
| Total | 203710 | 218233 |
| ASSETS | | |
| As on | 31.03.2016 | 31.03.2017 |
| Cash & Balance with RBI | 9174 | 5589 |
| Bal. with banks & money at call | 2825 | 4453 |
| Investments | 53089 | 67552 |
| Advances | 129049 | 127699 |
| Fixed Assets | 3511 | 3443 |
| Other Assets | 6062 | 9498 |

Power Sector Exposure [As on 31.03.2017]

(₹ in crore)

| Sector | Generation | | Sector | Distribution | |
|-------------------------------|--------------|-------------|-------------------------------|--------------|-------------|
| | FB | NFB | | FB | NFB |
| Central Govt. undertakings | 783 | 0 | Central Govt. undertakings | 0 | 0 |
| State Government Undertakings | 2989 | 263 | State Government Undertakings | 2106 | 296 |
| Private Sector | 3889 | 894 | Private Sector | 200 | 72 |
| NPA | 1016 | | NPA | | |
| Total Exposure | 8677 | 1157 | Total Exposure | 2306 | 368 |
| Sector | Transmission | | Sector | Total | |
| Central Govt. undertakings | 0 | 0 | Central Govt. undertakings | 783 | 0 |
| State Government Undertakings | 196 | 0 | State Government Undertakings | 5291 | 559 |
| Private Sector | 113 | 0 | Private Sector | 4202 | 966 |
| NPA | | | NPA | 1016 | 0 |
| Total Exposure | 309 | 0 | Total Exposure | 11292 | 1525 |

State-wise: Power Sector Exposure (As on 31.03.2017)

(₹ in crore)

| State | STATE DISCOMs | | | OTHER THAN DISCOMs | | | | | | Total | | |
|----------------|---------------|----------------|---------------|--------------------|----------------|---------------|--------------|----------------|---------------|---------------|-----------------|----------------|
| | FRP BONDS | FB | NFB | CENTRAL/STATE | | | PRIVATE | | | | | |
| | | | | Invt | FB | NFB | Invt | FB | NFB | FRP BONDS | FB | NFB |
| Andhra Pradesh | | | | | 406.01 | | 32.34 | 234.37 | 50.00 | 32.34 | 640.38 | 50.00 |
| Chattisgarh | | | | | | | | 861.48 | 309.36 | | 861.48 | 309.36 |
| Delhi | | | | 58.16 | 724.37 | | | 219.33 | 72.17 | 58.16 | 943.70 | 72.17 |
| Gujarat | | 121.00 | 200.00 | | 134.75 | | | 121.87 | 78.76 | 0.00 | 377.62 | 278.76 |
| Haryana | 179.15 | 245.31 | | | 0.00 | | | 4.60 | 0.00 | 179.15 | 249.91 | |
| Karnataka | | 171.34 | | | 895.19 | | | 28.85 | | | 1095.38 | |
| Maharashtra | | | | | 459.03 | | | 158.06 | | | 617.09 | |
| Madhya Pradesh | | | | | 83.36 | | | | | | 83.36 | |
| Orissa | | | | | | | | 427.98 | 9.60 | | 427.98 | 9.60 |
| Punjab | | | | | | | | | | | 0.00 | |
| Rajasthan | 252.79 | | | | 94.12 | | | 183.46 | | 252.79 | 277.58 | |
| Tamil Nadu | 180.58 | 839.38 | 96.00 | | | | | 1278.09 | 430.91 | 180.58 | 2117.47 | 526.91 |
| Telangana | 175.00 | 203.62 | 0.00 | | | | | | | 175.00 | 203.62 | |
| Uttar Pradesh | | | | | | | | 280.18 | | | 280.18 | |
| Uttarkhand | | | | | | | | 238.64 | | | 238.64 | |
| West Bengal | | | | | 933.73 | 262.94 | | 15.01 | | | 948.74 | 262.94 |
| Other States | | | | | 15.30 | | | 34.47 | | | 49.77 | |
| NPA | | | | | | | | 1015.96 | | | 1015.96 | |
| Total | 787.52 | 1580.65 | 296.00 | 58.16 | 3745.86 | 262.94 | 32.34 | 5102.35 | 950.80 | 878.02 | 10428.86 | 1509.74 |

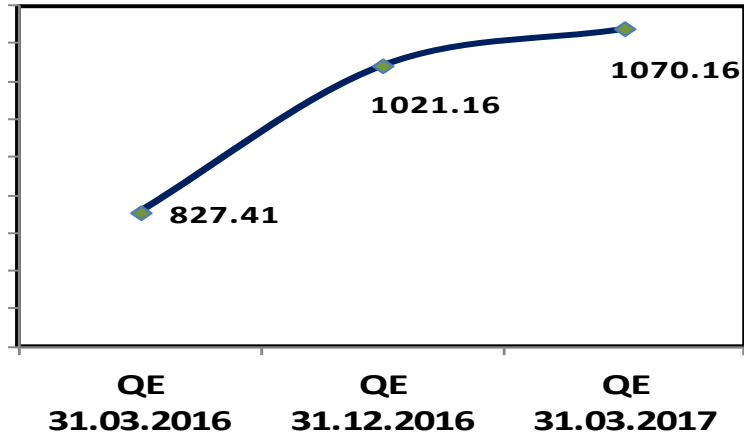
FRP Bonds - Financial Restructuring Plan Bonds

Profitability

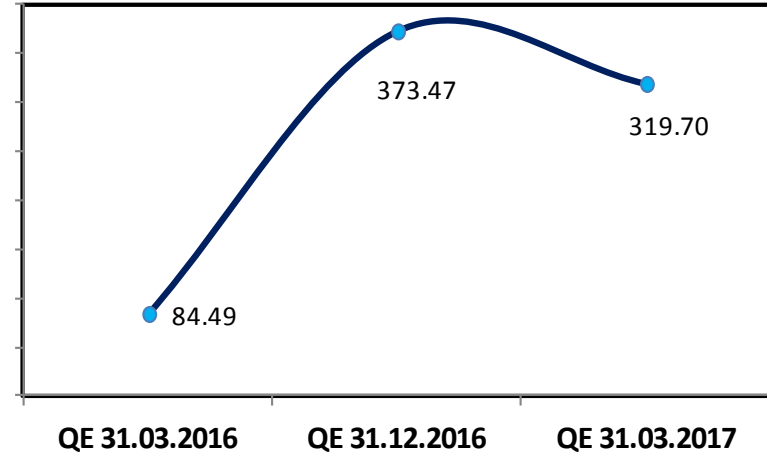


(₹ in crore)

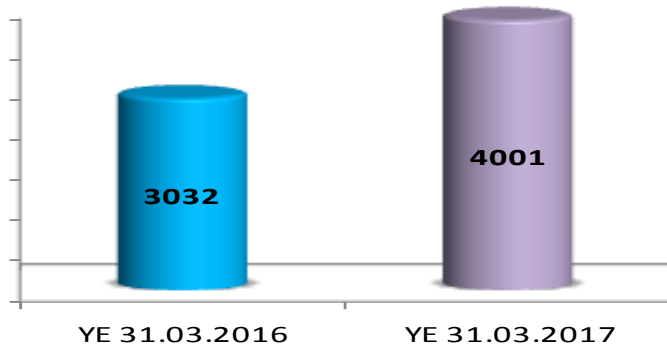
Quarterly Operating Profit



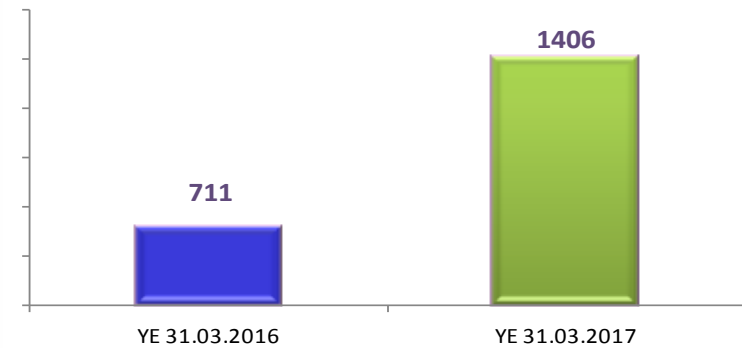
Quarterly Net Profit



Operating Profit



Net Profit



Profitability



(₹ in crore)

| Details | Q4 Mar 16 | Q4 Mar 17 | Growth (%) | YE Mar 16 | YE Mar 17 | Growth (%) |
|----------------------------|-----------|-----------|------------|-----------|-----------|------------|
| Net Interest Income | | | | | | |
| Domestic | 1103.07 | 1353.70 | 22.72 | 4312.44 | 5022.16 | 16.46 |
| Overseas | 31.58 | 31.22 | -1.14 | 133.75 | 123.90 | -7.36 |
| Global | 1134.65 | 1384.92 | 22.06 | 4446.19 | 5146.06 | 15.74 |
| Operating Profit | | | | | | |
| Domestic | 803.99 | 1047.59 | 30.30 | 2909.29 | 3897.73 | 33.98 |
| Overseas | 23.43 | 22.57 | -3.67 | 122.80 | 102.98 | -16.14 |
| Global | 827.41 | 1070.16 | 29.34 | 3032.09 | 4000.71 | 31.95 |

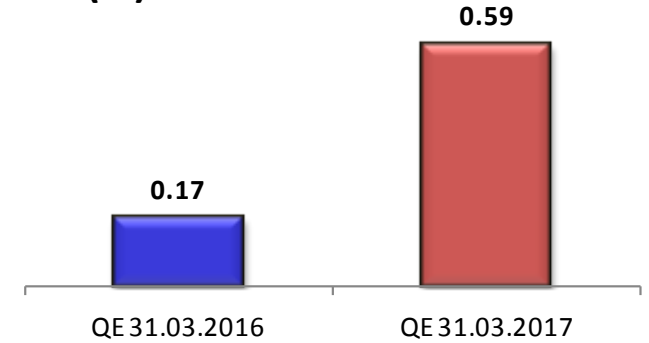
Net Interest Income and Operating Profit from Domestic operations have grown by 16.46% and 33.98% respectively for the Financial Year ended 2016-17.

Key Ratios

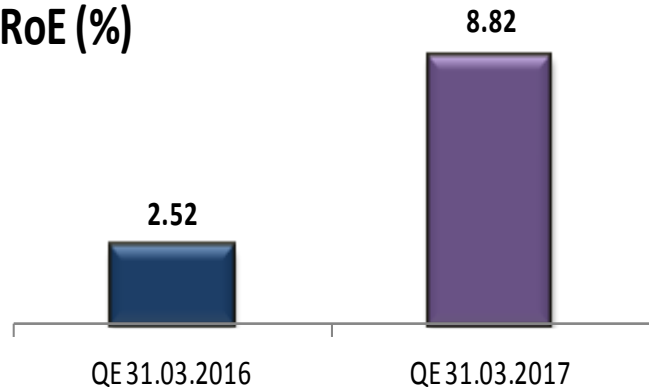
(% Annualized)

| Parameters (Global) | QE 31.03.2016 | QE 31.03.2017 | YE 31.03.2016 | YE 31.03.2017 |
|------------------------------------|---------------|---------------|---------------|---------------|
| Cost of Deposits | 6.48 | 5.71 | 6.76 | 6.03 |
| Cost of Funds | 5.65 | 4.86 | 5.90 | 5.21 |
| Yield on Advances | 9.28 | 8.90 | 9.63 | 9.17 |
| Yield on Funds | 7.91 | 7.41 | 8.13 | 7.67 |
| Return on Assets (RoA) | 0.17 | 0.59 | 0.36 | 0.67 |
| Net Interest Margin | | | | |
| Global | 2.38 | 2.70 | 2.33 | 2.59 |
| Domestic | 2.44 | 2.75 | 2.37 | 2.64 |
| Return on Investments (Domestic) | 8.46 | 7.88 | 8.04 | 8.57 |
| Return on Average Networth (RoE) | 2.52 | 8.82 | 5.46 | 9.97 |
| Business per Employee (₹ in lakhs) | 1531.19 | 1487.73 | 1531.19 | 1487.73 |
| Business per Branch (₹ in crore) | 121.22 | 117.32 | 121.22 | 117.32 |

RoA(%)



RoE (%)



Other Profitability Ratios

| SI No. | Particulars | QUARTER ENDED | | | YEAR ENDED | |
|------------------------------|---------------------------------------|---------------|------------|------------|------------|------------|
| | | 31.03.2016 | 31.12.2016 | 31.03.2017 | 31.03.2016 | 31.03.2017 |
| 1 | Operating profit to AWF (%)* | 1.64 | 1.95 | 1.97 | 1.52 | 1.91 |
| 2 | Cost to Income ratio (%) | 50.28 | 44.69 | 45.69 | 51.31 | 45.62 |
| 3 | Salary expenses to Total expenses (%) | 13.22 | 14.07 | 14.56 | 13.38 | 13.97 |
| 4 | Salary Expenses to AWF (%)* | 0.97 | 0.95 | 0.95 | 1.00 | 0.95 |
| 5 | Other Operating Expenses to AWF (%)* | 0.69 | 0.63 | 0.71 | 0.60 | 0.65 |
| 6 | Book value (₹) | 280.63 | 302.59 | 301.10 | 280.63 | 301.10 |
| 7 | Earnings per share (₹) | 7.04 | 31.10 | 26.63 | 14.81 | 29.27 |
| *AWF - Average Working Funds | | | | | | |

Financial Snapshot

(₹ in crore)

| Particulars | Actuals | | | | |
|--------------------------------|----------------|----------------|----------------|-----------------|-----------------|
| | QE 31.03.2016 | QE 31.12.2016 | QE 31.03.2017 | YE 31.03.2016 | YE 31.03.2017 |
| Interest on Advances | 2900.54 | 2862.24 | 2767.02 | 11953.58 | 11495.16 |
| Interest on Investments | 1062.60 | 1055.12 | 1215.68 | 4153.23 | 4423.95 |
| Other Interest Income | 19.67 | 40.20 | 33.81 | 136.98 | 120.64 |
| Total Interest Income | 3982.81 | 3957.56 | 4016.51 | 16243.79 | 16039.75 |
| Other Income | 529.37 | 599.70 | 585.38 | 1781.42 | 2211.37 |
| Total Income | 4512.18 | 4557.26 | 4601.89 | 18025.20 | 18251.12 |
| Interest Expenditure | 2848.16 | 2710.99 | 2631.59 | 11797.60 | 10893.69 |
| Operating Expenditure | 836.60 | 825.10 | 900.15 | 3195.51 | 3356.73 |
| Salary Expenditure | 487.25 | 497.45 | 514.27 | 2006.40 | 1991.49 |
| Total Expenditure | 3684.76 | 3536.09 | 3531.73 | 14993.11 | 14250.41 |
| Net Interest Income | 1134.65 | 1246.57 | 1384.92 | 4446.19 | 5146.06 |
| Net Interest Margin (%) | 2.38 | 2.52 | 2.70 | 2.33 | 2.59 |

Non Interest Income

(₹ in crore)

| Particulars | QUARTER ENDED | | | YEAR ENDED | |
|---|---------------|---------------|---------------|----------------|----------------|
| | 31.03.2016 | 31.12.2016 | 31.03.2017 | 31.03.2016 | 31.03.2017 |
| Commission, Exchange, Brokerage & Misc Income | 195.11 | 188.58 | 257.36 | 615.90 | 755.06 |
| Profit/loss on sale of investments | 104.43 | 289.91 | 135.18 | 314.17 | 871.93 |
| ATM acquirer fee received | 30.10 | 36.58 | 43.27 | 109.51 | 146.88 |
| Exchange profit | 46.87 | 50.52 | 22.47 | 248.64 | 179.03 |
| Recovery in written - off accounts | 140.88 | 22.00 | 53.88 | 352.32 | 149.92 |
| Others | 11.97 | 12.11 | 73.22 | 140.88 | 108.55 |
| Total Non Interest Income | 529.36 | 599.70 | 585.38 | 1781.42 | 2211.37 |

Profit



(₹ in crore)

| Sl. No | Parameters | QUARTER ENDED | | | YEAR ENDED | |
|--------|------------------------|---------------|------------|------------|------------|------------|
| | | 31.03.2016 | 31.12.2016 | 31.03.2017 | 31.03.2016 | 31.03.2017 |
| 1 | Interest Income | 3982.81 | 3957.56 | 4016.51 | 16243.79 | 16039.75 |
| 2 | Interest Expenses | 2848.16 | 2710.99 | 2631.59 | 11797.60 | 10893.69 |
| 3 | NII (Spread 1-2) | 1134.65 | 1246.57 | 1384.92 | 4446.19 | 5146.06 |
| 4 | Other Income | 529.37 | 599.70 | 585.38 | 1781.42 | 2211.37 |
| 5 | Operating Expenses | 836.60 | 825.10 | 900.15 | 3195.51 | 3356.73 |
| 6 | Contribution (4-5) | -307.23 | -225.40 | -314.77 | -1414.09 | -1145.36 |
| 7 | Operating Profit (3+6) | 827.42 | 1021.17 | 1070.16 | 3032.09 | 4000.71 |
| 8 | Provisions | 742.92 | 647.69 | 750.46 | 2320.71 | 2595.03 |
| 9 | Net Profit | 84.49 | 373.48 | 319.70 | 711.38 | 1405.68 |



Other Operating Expenses

(₹ in crore)

| Particulars | QUARTER ENDED | | | YEAR ENDED | |
|------------------------------------|---------------|---------------|---------------|----------------|----------------|
| | 31.03.2016 | 31.12.2016 | 31.03.2017 | 31.03.2016 | 31.03.2017 |
| Rent, Taxes & Lighting | 79.34 | 66.61 | 82.06 | 258.83 | 294.47 |
| Depreciation | 38.90 | 39.19 | 45.56 | 145.52 | 158.86 |
| Repairs & Maintenance | 17.19 | 20.59 | 26.22 | 67.39 | 85.20 |
| Insurance | 43.94 | 49.17 | 50.05 | 160.34 | 188.95 |
| Fees Others | 22.51 | 17.00 | 23.29 | 75.02 | 74.88 |
| ATM Issuer Fee Paid | 38.24 | 37.69 | 42.71 | 137.99 | 158.37 |
| Others | 109.22 | 97.39 | 115.99 | 344.02 | 404.50 |
| Other Operating Expenditure | 349.34 | 327.64 | 385.88 | 1189.11 | 1365.23 |

Asset Classification

(₹ in crore)

| | Standard Advances | Restructured Standard Advances | GNPA | Stressed Advances | Gross Advances |
|----------|-------------------|--------------------------------|------|-------------------|----------------|
| | 1 | 2 | 3 | 4 (2+3) | 5 (1+4) |
| 31.03.16 | 117439 | 6366 | 8827 | 15193 | 132632 |
| % Share | 88.54 | 4.80 | 6.66 | 11.46 | 100.00 |
| 31.03.17 | 117957 | 4322 | 9865 | 14187 | 132145 |
| % Share | 89.26 | 3.27 | 7.47 | 10.74 | 100.00 |

Share of Standard advances to Total advances improved by 72 bps.

Sector-wise Stressed Advances



(₹ in crore)

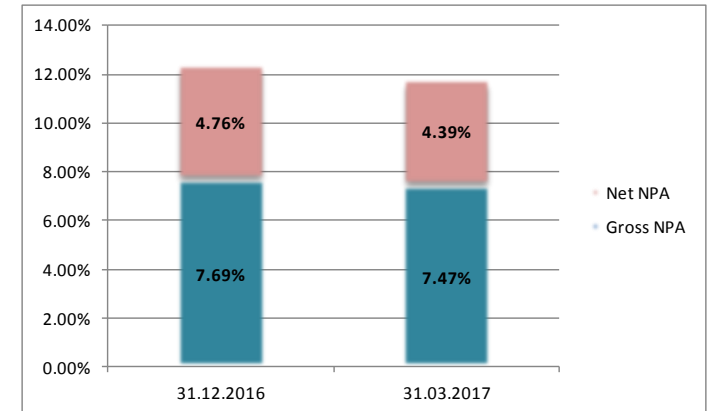
| Sector | Stressed Adv (%) to Gross Advances (Respective Sector) | GNPA | Restructured Standard Advances | Stressed Advances | Stressed Adv (%) to Gross Advances (Respective Sector) |
|--------------------------------------|--|-------------|--------------------------------|-------------------|--|
| | 31.12.2016 | | 31.03.2017 | | |
| Agriculture | 2.69 | 604 | 25.39 | 629.39 | 2.54 |
| Home Loan | 3.40 | 172 | 172.18 | 344.18 | 6.57 |
| Education Loan | 11.54 | 254 | 59.29 | 313.29 | 11.00 |
| Micro & Small Enterprises (Priority) | 9.45 | 1210 | 219.34 | 1429.34 | 7.31 |
| Others | 17.67 | 7625 | 3846.11 | 11471.11 | 14.40 |
| Total | 12.41 | 9865 | 4322.30 | 14187.30 | 10.74 |
| | | | | | |
| Priority | 5.76 | 2142 | 574.86 | 2716.86 | 4.94 |
| Non Priority | 16.80 | 7723 | 3747.45 | 11470.45 | 14.86 |
| Total | 12.41 | 9865 | 4322.31 | 14187.31 | 10.74 |

Asset Quality



(₹ in crore)

| Parameters | 31.03.2016 | 31.03.2017 |
|-----------------------------------|------------|------------|
| Gross NPAs opening | 5670 | 8827 |
| ADD:Slippages+Additions | 5704 | 3331 |
| Sub-Total | 11374 | 12158 |
| Less:Cash Recovery | 526 | 587 |
| Less:Upgradation | 91 | 264 |
| Less:Technical Write off | 906 | 1086 |
| Less:Normal Write off | 20 | 167 |
| Less:Assigned to ARCs | 1004 | 189 |
| Sub-Total | 2547 | 2293 |
| Gross NPA closing Balance | 8827 | 9865 |
| Provisions | 3043 | 3836 |
| Others (interest Realisable,etc.) | 365 | 422 |
| Net NPAs | 5419 | 5606 |
| Gross NPA% | 6.66 | 7.47 |
| Net NPA% | 4.20 | 4.39 |
| AUC Recovery | 247.42 | 157.00 |
| Provision Coverage Ratio (%) | 53.37 | 58.14 |



Gross NPA : 7.47 %

Net NPA : 4.39%

Sector-wise NPA



(₹ in crore)

| Sector | GNPA 31.03.2016 | % to Gross Advances (Respective sector) | GNPA 31.12.2016 | % to Gross Advances (Respective Sector) | GNPA 31.03.2017 | % to Gross Advances (Respective Sector) |
|---|--------------------|--|--------------------|--|--------------------|--|
| Agriculture | 618 | 2.36 | 610 | 2.53 | 604 | 2.43 |
| Home Loan | 159 | 1.70 | 161 | 1.75 | 172 | 1.60 |
| Education Loan | 249 | 7.85 | 316 | 8.75 | 254 | 8.92 |
| Micro & Small Enterprises (Priority) | 1209 | 7.47 | 1209 | 6.68 | 1210 | 6.34 |
| Others | 6591 | 8.48 | 7379 | 10.42 | 7625 | 10.30 |
| Total | 8827 | 6.66 | 9675 | 7.69 | 9865 | 7.47 |
| | | | | | | |
| Priority | 2151 | 4.27 | 2208 | 4.36 | 2142 | 4.06 |
| Non Priority | 6676 | 8.12 | 7467 | 9.94 | 7723 | 9.72 |
| Total | 8827 | 6.66 | 9675 | 7.69 | 9865 | 7.47 |

Industry-wise NPA

(₹ in crore)

| Industry | 31.03.2016 | | 31.12.2016 | | 31.03.2017 | |
|--|-------------|--|-------------|--|-------------|--|
| | Gross NPA | % to Sector Gross Advances (respective sector) | Gross NPA | % to sector Gross Advances (respective sector) | Gross NPA | % to Sector Gross Advances (respective sector) |
| Basic Metal and Metal Products (Incl.Iron & Steel) | 3159 | 65.23 | 3615 | 74.13 | 3711 | 75.87 |
| Coal and Mining | 99 | 46.90 | 320 | 61.11 | 326 | 61.14 |
| All Engineering | 389 | 19.47 | 416 | 20.81 | 422 | 15.35 |
| Textiles | 743 | 18.07 | 648 | 15.72 | 689 | 16.14 |
| Infrastructure | 1471 | 7.05 | 1541 | 7.08 | 1643 | 7.72 |
| Of which: Power & Power Discom | 618 | 5.88 | 830 | 8.78 | 1016 | 12.04 |
| Constructions (Including EPC) | 529 | 38.94 | 594 | 50.92 | 636 | 50.85 |
| Other Industries (including other Sectors) | 2438 | 2.46 | 2540 | 2.78 | 2436 | 2.67 |
| TOTAL | 8827 | 6.66 | 9675 | 7.69 | 9865 | 7.47 |

Restructured Assets

(₹ in crore)

| S.No | Details | Mar 2016 | | Mar 2017 | |
|------|--|----------|----------|----------|----------|
| | | No | Amount | No | Amount |
| 1 | Opening balance of standard restructured accounts (Year beginning) | 1495 | 9944.23 | 9310 | 6366.23 |
| 2 | Fresh restructuring during the period | 8813 | 1127.59 | 219 | 632.85 |
| 3 | Upgradation from NPA | 43 | 31.68 | 131 | 58.91 |
| 4 | Fresh disbursement less recoveries | 776 | -2061.46 | -949 | -1735.82 |
| 5 | Total (1+2+3+4) | 11127 | 9042.04 | 8711 | 5322.17 |
| 6 | Account slipped during the period | 1488 | 1465.40 | 876 | 736.10 |
| 7 | Account satisfactorily performed during the period | 329 | 1210.41 | 248 | 263.76 |
| 8 | Total (6+7) | 1817 | 2675.81 | 1124 | 999.86 |
| 9 | Closing balance of Restructured standard accounts (5-8) | 9310 | 6366.23 | 7587 | 4322.31 |

Restructured Assets – Sector wise

(₹ in crore)

| Restructured Advances - Sectorwise - Outstanding | | | | | | |
|--|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
| Sector | As on 31.03.2016 | Of which: Standard | As on 31.12.2016 | Of which: Standard | As on 31.03.2017 | Of which: Standard |
| Agriculture | 111.60 | 54.22 | 94.83 | 43.47 | 65.89 | 25.39 |
| Education | 80.46 | 70.03 | 74.96 | 55.76 | 71.61 | 59.29 |
| Home Loan | 228.74 | 223.42 | 204.79 | 199.28 | 179.89 | 172.18 |
| Non Priority | 7930.58 | 5558.56 | 7950.09 | 5271.60 | 6545.64 | 3747.45 |
| Other Priority | 209.64 | 147.86 | 178.96 | 130.98 | 129.83 | 98.65 |
| SME | 429.84 | 312.15 | 352.30 | 244.19 | 323.22 | 219.34 |
| Total | 8990.86 | 6366.24 | 8855.93 | 5945.28 | 7316.08 | 4322.30 |

Restructured Assets – Major Industries

(₹ in crore)

| Restructured Advances - Major Industries | | | |
|--|------------------------------------|-------------------------------|--------------------|
| Industry | Total Outstanding as on 31.03.2017 | % share to Total Restructured | Of Which: Standard |
| Infra-Power | 2492.49 | 34.07 | 1899.42 |
| Power discom | 28.62 | 0.39 | 28.62 |
| Road | 620.48 | 8.48 | 620.48 |
| Port | 115.68 | 1.58 | 0.00 |
| Iron & Steel | 889.51 | 12.16 | 283.32 |
| Contractor | 470.08 | 6.43 | 62.88 |
| Textiles | 138.82 | 1.90 | 0.00 |
| Sugar | 290.34 | 3.97 | 290.34 |
| Chemicals | 53.52 | 0.73 | 53.52 |
| Edu. Institution | 172.34 | 2.36 | 141.83 |
| Cement | 39.79 | 0.54 | 21.64 |
| Engineering | 130.95 | 1.79 | 1.55 |
| Other Industries | 1454.86 | 19.89 | 591.81 |
| Total | 6868.86 | 94.29 | 3966.79 |



Provisions

(₹ in crore)

| Provisions and Contingencies | QE 31.03.2016 | QE 31.12.2016 | QE 31.03.2017 | YE 2015-16 | YE 2016-17 |
|--|------------------|------------------|------------------|----------------|----------------|
| Total Provisions | 742.92 | 647.69 | 750.46 | 2320.71 | 2595.03 |
| Of which: | | | | | |
| Provisions for NPAs | 966.56 | 545.89 | 589.49 | 2399.19 | 2077.34 |
| Provision on Investments | 10.75 | 1.15 | 163.07 | 39.90 | 101.97 |
| Provision towards Standard Advances | -92.72 | 7.10 | -11.91 | -134.91 | 15.00 |
| Provision for Restructured Advances | -47.32 | -27.16 | 64.20 | -235.46 | -0.11 |
| Income Tax | -70.67 | 107.40 | -56.46 | 243.92 | 352.56 |
| Others | -23.69 | 13.31 | 2.07 | 8.06 | 48.27 |

Investments



(₹ in crore)

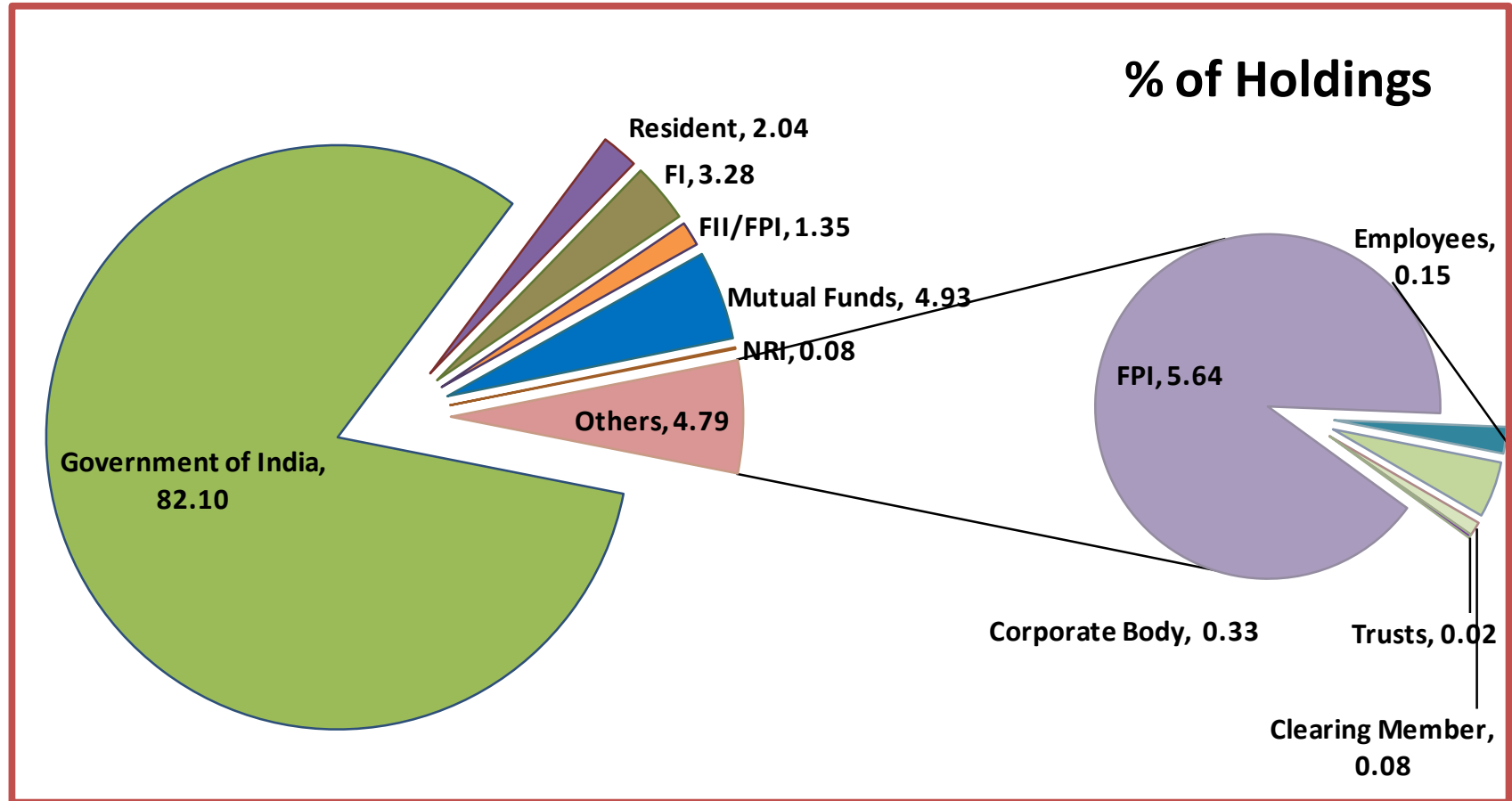
| Parameters | 31.03.16 | 31.12.16 | 31.03.17 |
|--|--------------|--------------|--------------|
| Gross Domestic Investment (Without netting LAF) | 53874 | 66800 | 67483 |
| SLR | 41203 | 55792 | 56788 |
| Non SLR | 12671 | 11008 | 10694 |
| Held For Trading (HFT) | 301 | 297 | 354 |
| Available For Sale (AFS) | 21737 | 27689 | 27697 |
| Held To Maturity (HTM) | 31836 | 38814 | 39431 |
| Modified Duration Trading Portfolio | 4.68 | 4.07 | 4.92 |

(₹ in crore)

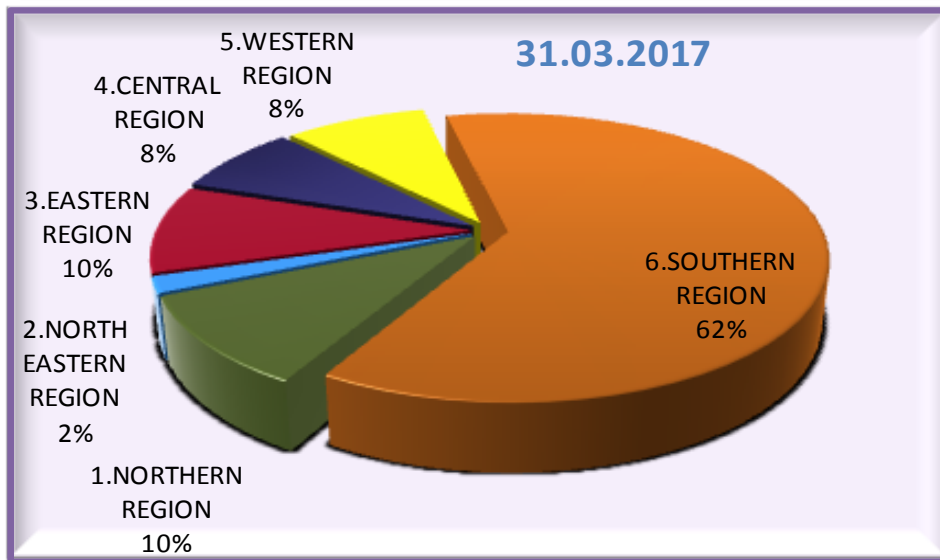
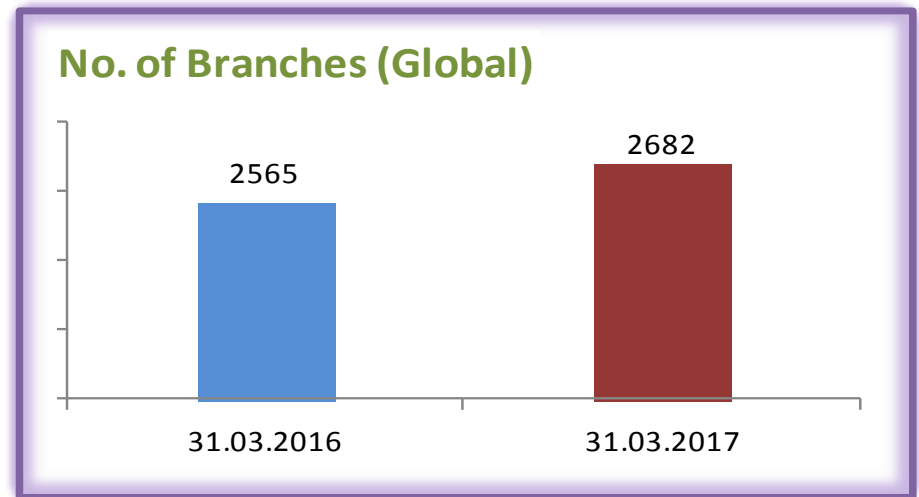
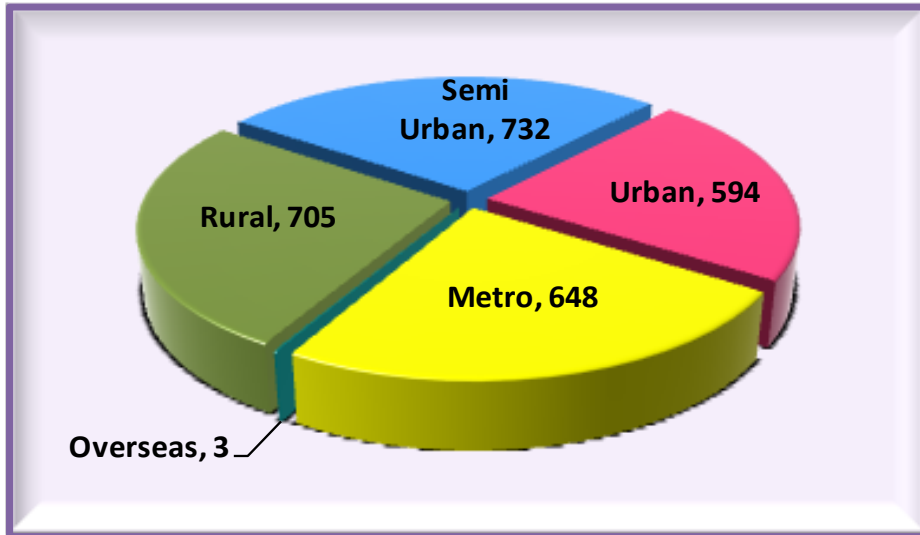
| Parameters | 31.03.16 | 31.12.16 | 31.03.17 |
|--|--------------|--------------|--------------|
| Central Government Securities | 32928 | 42971 | 45542 |
| State Government Securities | 7065 | 9838 | 11210 |
| Other Approved Securities | 36 | 36 | 36 |
| Debentures & Bonds | 8727 | 8771 | 8923 |
| Shares | 571 | 551 | 683 |
| Others | 4547 | 4632 | 1089 |
| Gross Domestic Investment (Without netting LAF) | 53874 | 66800 | 67483 |



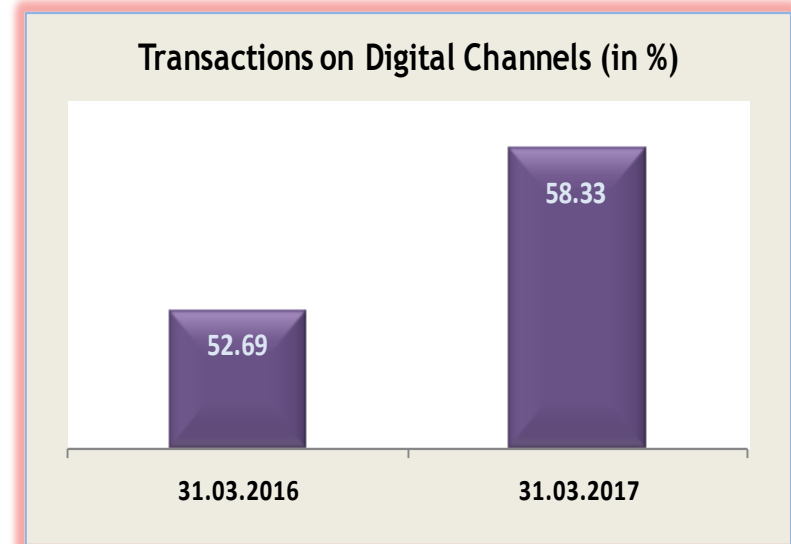
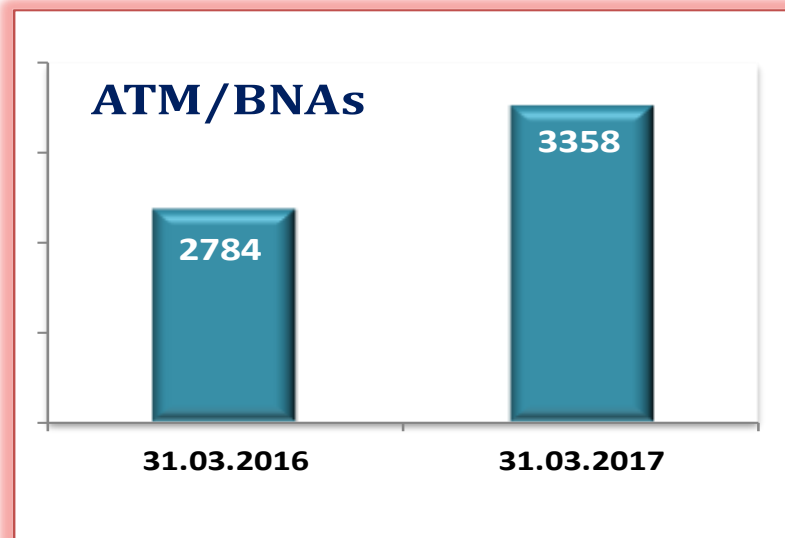
Shareholding Pattern



Branch Network

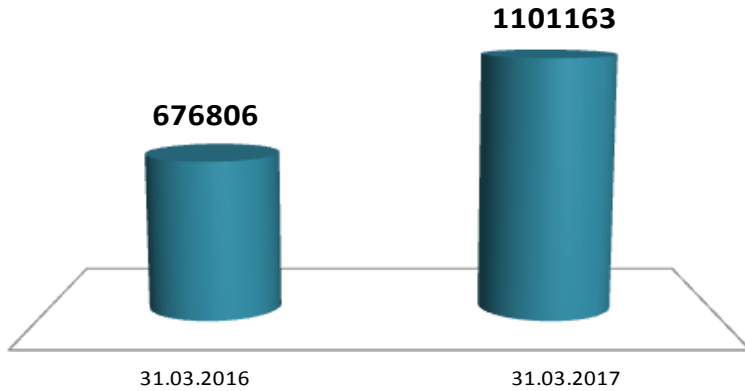


Performance under 24*7 Banking



Digital Banking

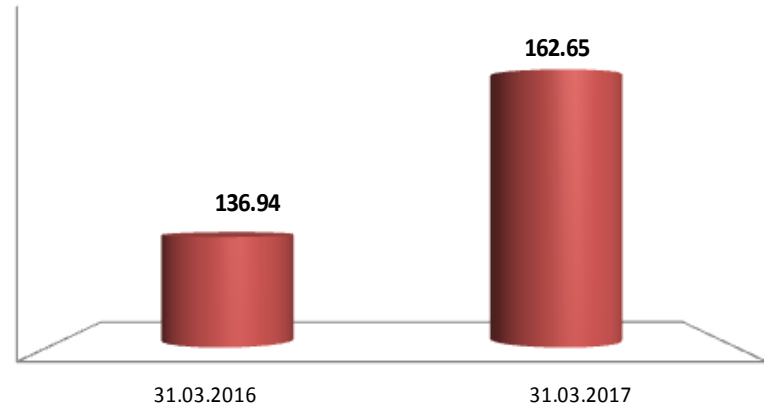
Mobile Banking Users



Internet Banking Users



ATM Card Base (in lakh)



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TNEB BILL PAYMENTS IN IB CUSTOMER MOBILE APP

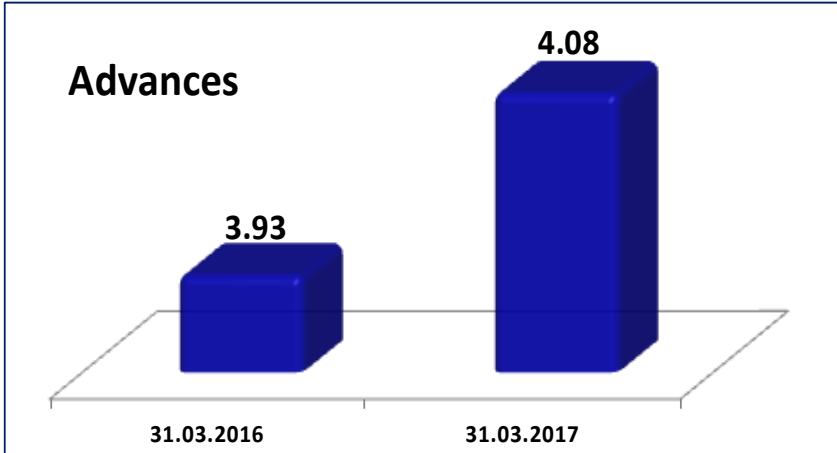
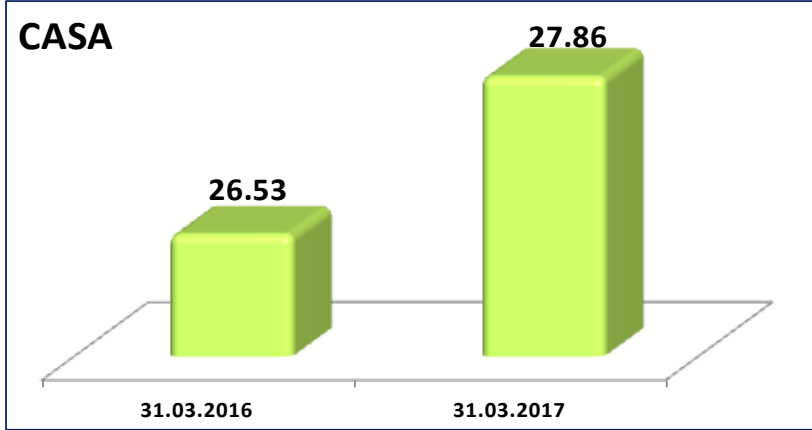
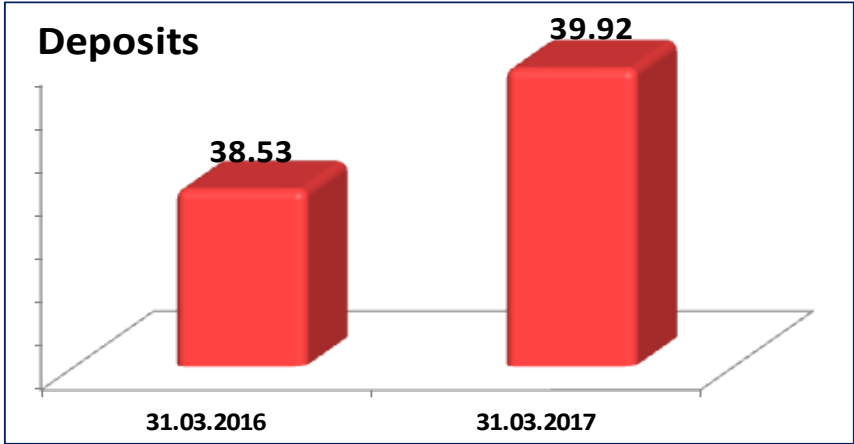
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Clientele Strength

No. of customers in Million



Performance under PMJDY/PMSBY/PMJJBY/APY/PMMY



| As on 31.03.2017 | Accounts/ Amount |
|--|---------------------|
| Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY | 32.48 lakh |
| Balance outstanding under PMJDY Accounts (Amount ₹ in crore) | 467.80 |
| Overdraft Sanctioned under PMJDY Accounts (Amount ₹ in crore) | 15.63 |
| Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) (during the current financial year) | 6.90 lakh |
| Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (during the current financial year) | 17.48 lakh |
| Applications enrolled under Atal Pension Yojana | 1.41 lakh |
| Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore) | 2173.71 |
| Mobilisation under Gold Bond Scheme (Amount ₹ in crore) | 218.80 |

Awards & Accolades



- **India's Best Bank Award** from Financial Express for Strength & Soundness from Hon'ble Finance Minister, Shri. Arun Jaitley.
- **Best Social Bank Award (under Large Bank Category)** and **Runner-up Award (under Large Bank Category)** in **Government Schemes** at ASSOCHAM 12th Annual Business Summit-cum-Social Banking Excellence Awards 2016 from Shri Arjun Ram Meghwal, Hon'ble Minister of State for Finance.
- **2 MSME Banking Excellence Awards 2016** by Chamber of Indian Micro, Small, Medium Enterprises, New Delhi:
- **Best MSME Bank Award** (Mid - sized category)
- **Financially Inclusive Bank Award** (Mid-sized category)
- NABARD awarded **first prize for SHG linkage programme**, State Level Awards for Best Performance in 2015-16.
- **3 NPCI (National Payments Corporation of India) excellent performance Awards** under:
 - **"RuPay" - Winner.**
 - **"National Automated Clearing House (NACH)" - Winner.**
 - **"Aadhar Enabled Payment Systems (AEPS)" - Runner-up.**

Awards & Accolades



- Honoured by PFRDA by awarding “**Third Rank**” among Public Sector Banks on International Day for Elderly - NPS campaign.
- **Best Performing Award** for APY enrolment.
- **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 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
- **Master Card award for Best Acquirer Business – PoS**
- **Master Card award for Best Innovation- e Purse**
- Among Top 10 Banks issuing Rupay Cards.

Way Forward-Good Bank To Great Bank



- **Global Business** is projected to grow by 14.5% and reach ₹3.60 Lakh Crore as on 31.03.2018 with **Deposits** at ₹2.07 Lakh Crore and **Advances** at ₹1.53 Lakh Crore
- **Focus Areas for 2017-18:**
 - Business Parameters
 - Operational efficiency
 - Asset quality
 - Alternate channels/Digital banking
 - Customer service/ Upkeep of branch outlook
- **Digital Migration** – Migrate 75% of customers in Metro/Urban and 25% in Semi-urban/Rural Centers to alternative delivery channels.
- **Social Media** – Strengthen social media reach by adding at least 2 more channels to create a robust digital media presence and support brand building, campaigns, business and scale up to social media banking at an appropriate time.
- **Capital raising plan** - Issue of 4.75 Crore equity shares through FPO/Rights Issue/Private Placement/QIP/Preferential Issue.
- **Gross NPA and Net NPA** to be restricted to less than 7% and 4% respectively as on 31.03.2018 and Provision coverage ratio to be above 60%.