इंडियन बैंक
Indian Bank
Your Tech-Friendly Bank

Presentation on Performance of the Bank For September 2014-15

Chennai 06.11.2014

INDIAN BANK

इंडियन बैंक Indian Bank
Your Tech-Friendly Bank

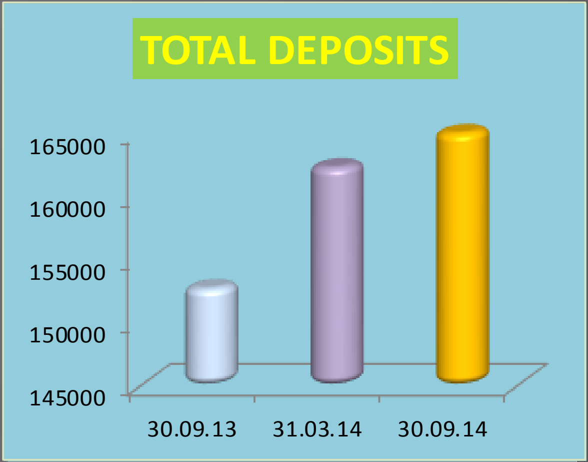
108 year tech-friendly Bank with a pan India presence of 2380 branches and 2189 ATMs.. Also has 3 overseas branches at Singapore, Colombo and Jaffna.

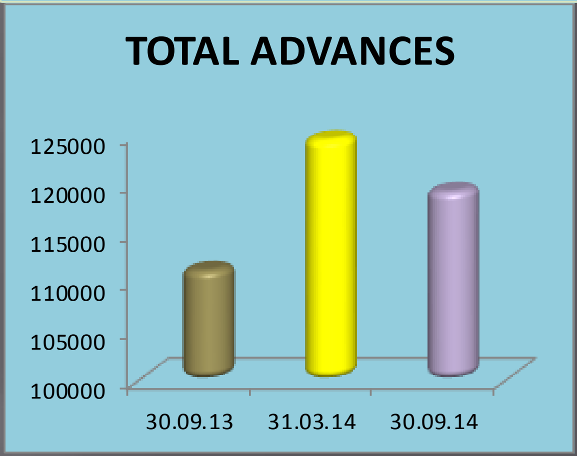
"BBB-" Rated with Stable outlook (same as the sovereign rating) by M/s Standard & Poor's

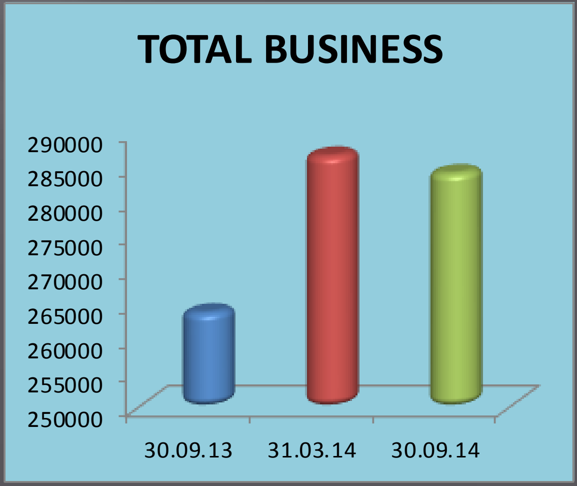
" AAA/Stable" rating by M/s CRISIL Ltd and M/S CARE RATING

" Indian Bank is listed in 'MSCI India IMI' index, which includes large + mid + small cap stocks.

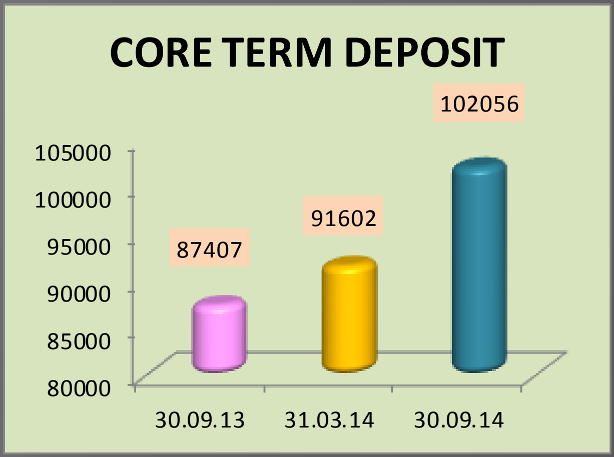
(Rs in Crore)	As on 30.09.14	As on 30.09.13	As on 31.03.14	YoY Growth (Amt)	YoY Growth (%)
TOTAL DEPOSITS	164,982	152,687	162,275	12,295	8.05
-Domestic	156,906	144,189	153,517	12,717	8.82
-Overseas	8,076	8,498	8,758	-422	-4.97
TOTAL ADVANCES	119,099	111,071	124,359	8,028	7.23
-Domestic	112,584	104,228	116,859	8,356	8.02
-Overseas	6,515	6,843	7,500	-328	-4.79
TOTAL BUSINESS	284,081	263,758	286,634	20,323	7.71
-Domestic	269,490	248,417	270,376	21,073	8.48
-Overseas	14,591	15,341	16,258	-750	-4.89

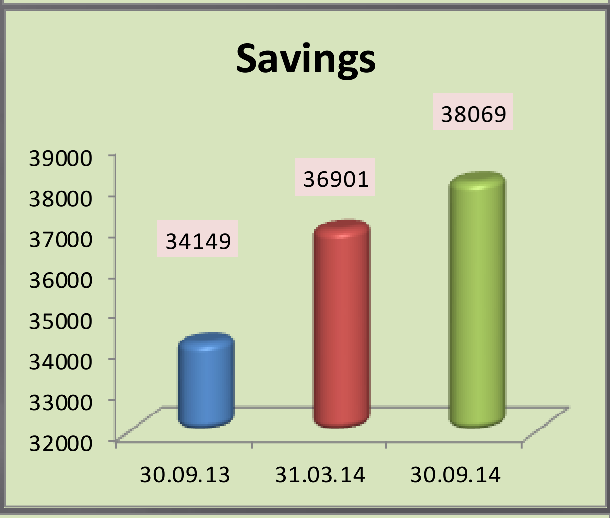


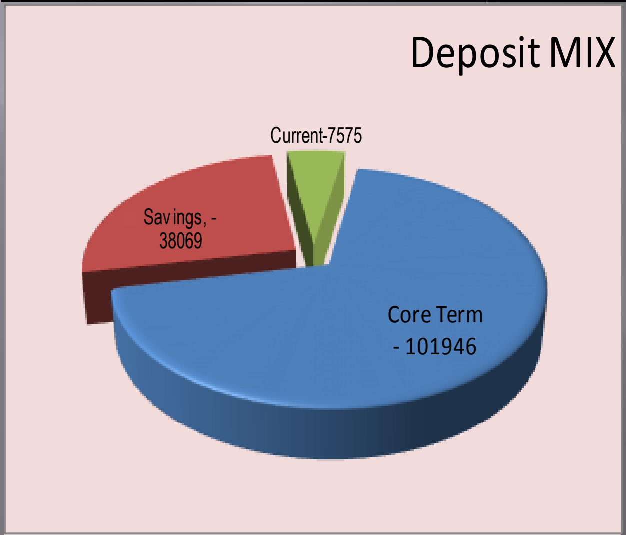


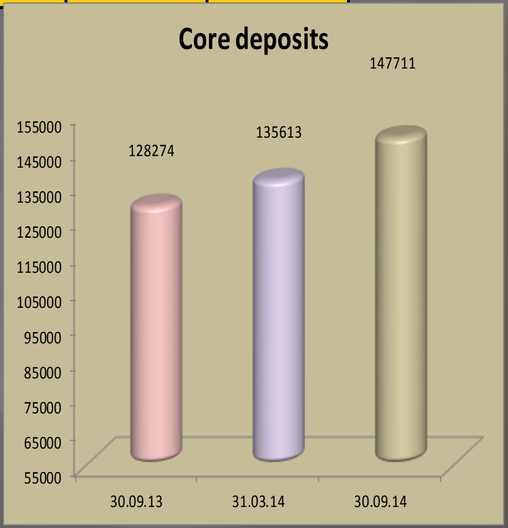


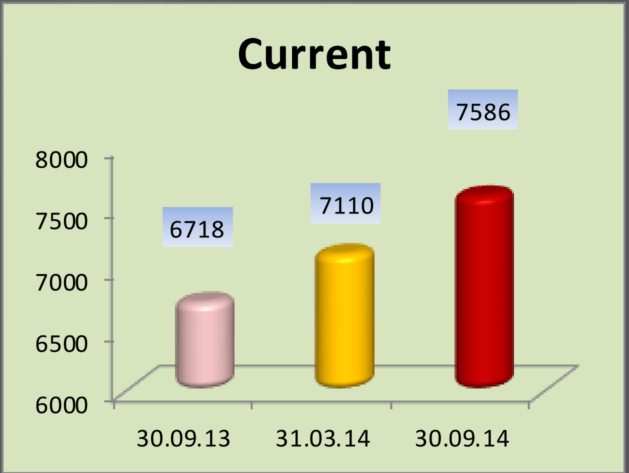
(Rs in Crore)	30.09.14	30.09.13	31.03.14	Growth (Amt)	Growth (%)
TOTAL DEPOSITS	164,982	152,687	162,275	12,295	8.05
Less :Inter Bank Deposit	4,793	4,011	4,359	782	19.50
Aggregate Deposits	160,189	148,676	157,916	11,513	7.74
TERM DEPOSITS	114,533	107,809	113,905	6,724	6.24
Of which					
-Preferential Deposit	5,695	12,823	6,876	-7,128	-55.59
-Certificate of Deposit	6,782	7,579	15,427	-797	-10.52
CORE TERM DEPOSIT	102,056	87,407	91,602	14,649	16.76
SAVINGS DEPOSITS	38,069	34,149	36,901	3,920	11.48
CURRENT ACCOUNT	7,586	6,718	7,110	868	12.92
Core deposits	147,711	128,274	135,613	19,437	15.15
LOW COST DEPOSITS	45,655	40,867	44,010	4,788	11.72
(as % of Total Deposits) Global	27.67%	26.77%	27.12%		
Domestic	28.79%	28.00%	28.34%		



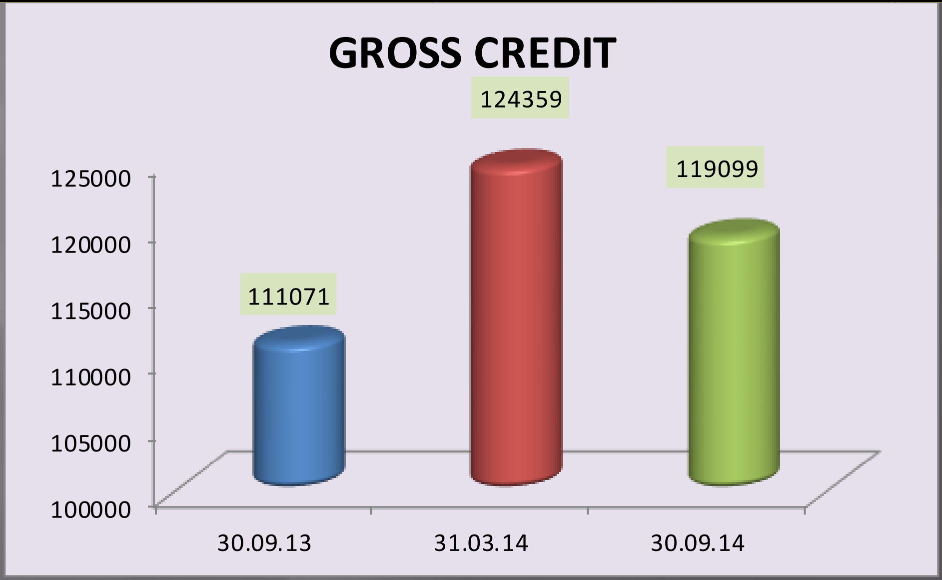






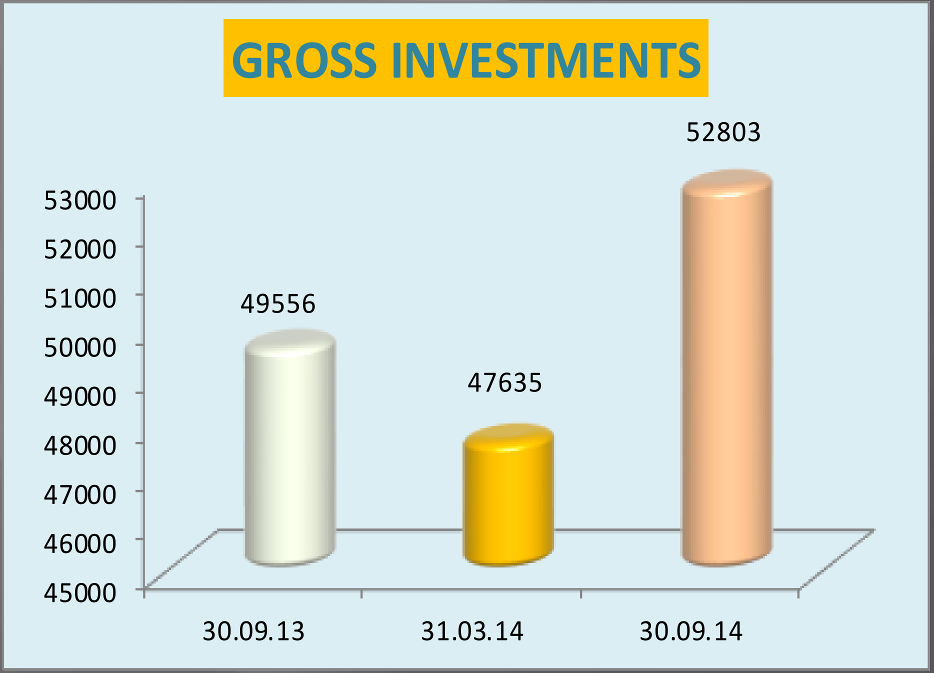


(Rs. In Crore)	As on 30.09.14	As on 30.09.13	As on 31.03.14	YoY Growth (Amt)	YoY Growth (%)
GROSS CREDIT	**119,099**	**111,071**	**124,359**	**8,028**	**7.23**
NET CREDIT	**116,646**	**109,315**	**122,209**	**7,331**	**6.71**
CREDIT DEPOSIT RATIO (%)					
-Global	**72.19**	**72.74**	**76.63**		
-Domestic	**71.75**	**72.29**	**76.12**		
-Overseas	**80.68**	**80.52**	**85.63**		



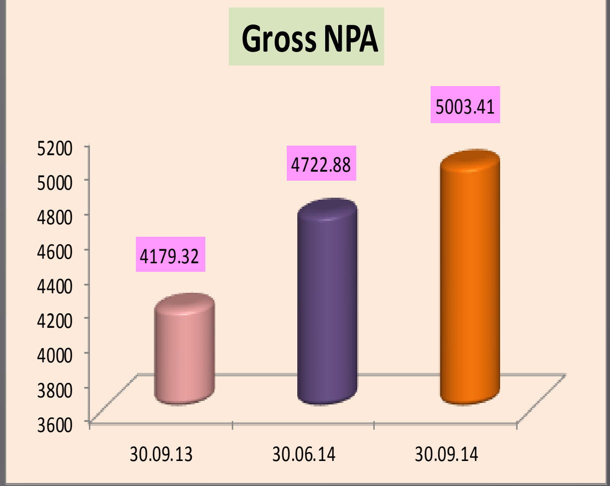
Rs. in Crore

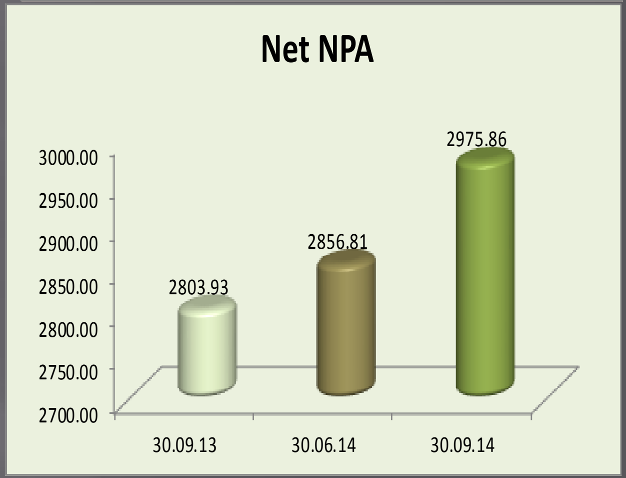
(Rs in Crore)	As on 30.09.14	As on 30.09.13	As on 31.03.14	YoY Growth (Amt)	YoY Growth (%)
GROSS INVESTMENTS	**52,803**	**49,556**	**47,635**	**3,247**	**6.55**
Less: Depreciation	***766***	***162***	***725***	***604***	***372.84***
NET INVESTMENTS	**52,037**	**49,394**	**46,910**	**2,643**	**5.35**

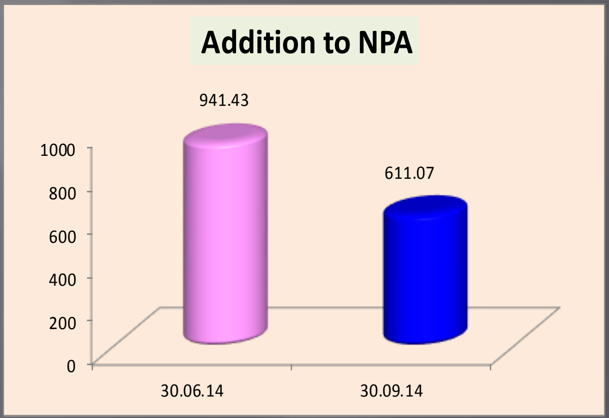


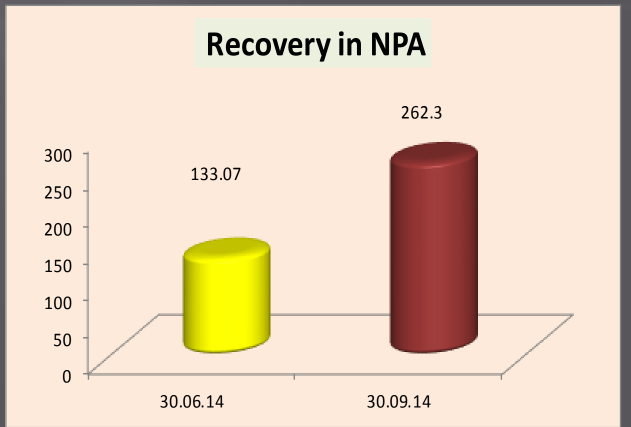
Rs. in Crore

Non-Performing Advances	HYE	QE	YE	HYE
	30.09.14	30.06.14	31.03.14	30.09.13
Gross NPA	5003.41	4722.88	4562.20	4179.32
Gross NPA (%)	4.21	4.01	3.67	3.76
Net NPA	2975.86	2856.81	2763.65	2803.93
Net NPA (%)	2.55	2.48	2.26	2.56
Addition to NPA	1552.50	941.43	2832.32	1327.00
Recovery in NPA	395.37	133.07	626.86	409.58
Of which i) MOI Recovery	*49.01*	*12.32*	*106.36*	*60.08*
ii) AUC Recovery	*66.43*	*8.88*	*113.13*	*50.70*
Upgradation of NPA a/cs	101.92	26.13	274.08	117.38
Provision Coverage Ratio (%)	57.41	57.56	57.77	58.62

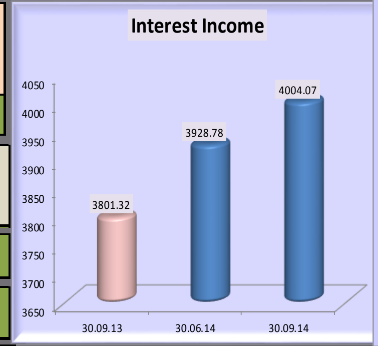


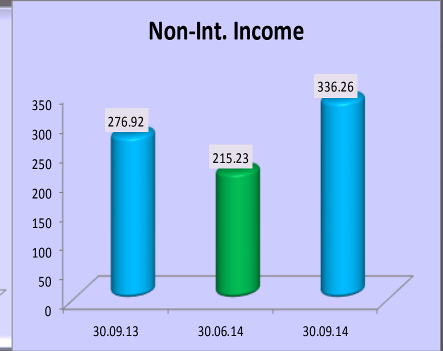


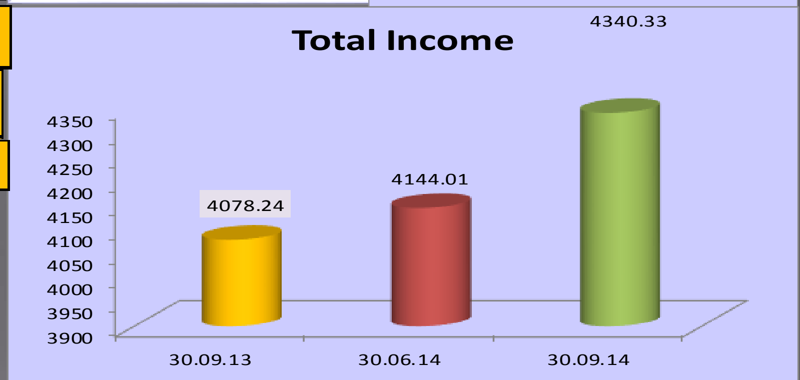


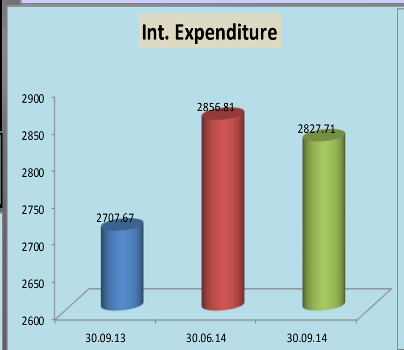


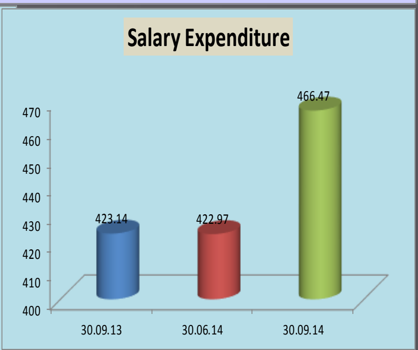
Key Parameters (in crore)	Q.E 30.09.14	Q E 30.06.14	Q E 30.09.13	Y E 31.03.14	YoY Growth (Amt)	YoY Growth (%)	QoQ Growth (Amt)	QoQ Growth %
Interest Income	4004.07	3928.78	3801.32	15249.21	202.75	5.33%	75.29	1.92%
of which, Int. on Advances	2991.76	2909.00	2772.98	11188.96	218.78	7.89%	82.76	2.84%
Non-Int. Income	336.26	215.23	276.92	1371.68	59.34	21.43%	121.03	56.23%
Total Income	4340.33	4144.01	4078.24	16620.89	262.09	6.43%	196.32	4.74%
Int. Expenditure	2827.71	2856.81	2707.67	10888.78	120.04	4.43%	-29.10	-1.02%
Salary Expenditure	466.47	422.97	423.14	1926.80	43.33	10.24%	43.50	10.28%
Other Expenditure	281.22	227.23	241.80	904.71	39.42	16.30%	53.99	23.76%
Total Expenditure	3575.40	3507.01	3372.61	13720.29	202.79	6.01%	68.39	1.95%
Operating Profit	764.93	637.00	705.63	2900.60	59.30	8.40%	127.93	20.08%
Less: Provisions (Other than tax)	286.63	325.62	224.97	1424.94	61.66	27.41%	-38.99	-11.97%
Provision for I T (net)	163.97	104.22	174.90	316.72	-10.93	-6.25%	59.75	57.33%
Net Profit	**314.33**	**207.16**	**305.76**	**1158.94**	**8.57**	**2.80%**	**107.17**	**51.73%**

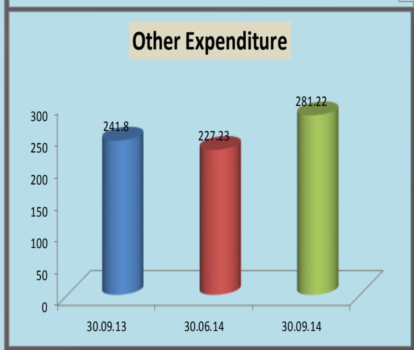


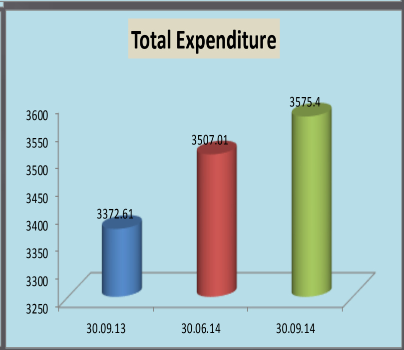


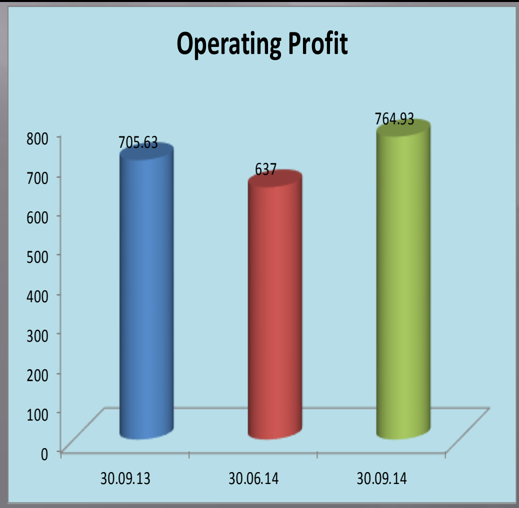


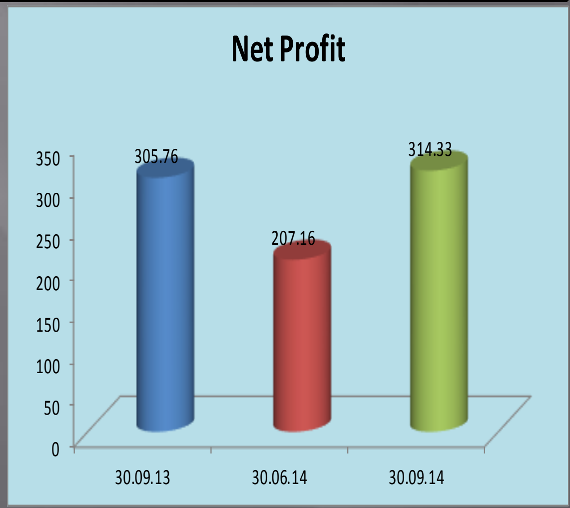












Key Performance Ratios	Q.E 30.09.14	Q.E 30.06.14	Q E 30.09.13	Y.E 31.03.14
Net Interest Income (NII)- (₹ in Cr)	1176.36	1071.97	1093.65	4360.42
Net Interest Margin (NIM) (%)	2.67	2.44	2.63	2.60
Business per Employee (₹ in Cr)	13.71	12.99	12.50	14.53
Profit per Employee (₹ in lakhs)	5.12	4.01	6.05	5.97
Gross NPA to Gross Advances (%)	4.21	4.01	3.76	3.67
Net NPA to Net Advances (%)	2.55	2.48	2.56	2.26
Provision Coverage Ratio (%)	57.41	57.56	58.62	57.77
Earnings per Share (annualised) (₹)	27.05	17.83	27.48	26.07
Book Value per Share (₹)	259.38	252.61	257.39	248.16

Key Performance Ratios	Q.E 30.09.14	Q.E 30.06.14	Q.E 30.09.13	Y.E 31.03.14
Cost of Deposits (%)	7.12	7.14	7.14	7.15
Yield on Advances (%)	10.22	10.09	10.43	10.38
Return on Investment (incl. Dividend Income)	7.28	7.36	7.53	7.43
Return on Assets (%)	0.69	0.45	0.71	0.67
Cost-Income Ratio (%)	49.43	50.51	48.52	49.4
Non Interest Income to Total Income (%)	7.75	5.19	6.79	8.25

Capital Adequacy Ratio – Basel III

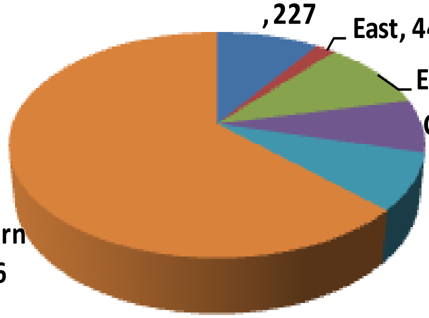
(₹ in crore)

	30.09.2013	30.09.2014
Total Risk Weighted Assets	96587.78	107490.63
Common Equity Tier 1	9926.34	11354.11
Additional Tier 1	350.30	0.00
Tier 1	10276.64	11354.11
Tier 1 (%)	10.64%	10.56%
Tier 2	2109.73	2673.57
Tier 2 (%)	2.18%	2.49%
Total Capital (CRAR)	12386.37	14027.69
CRAR Basel III	12.82%	13.05%

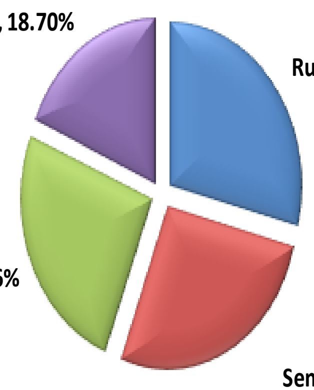
After plough back of profit for the Half year, the CRAR improves to 13.54%

BRANCH NETWORK

Region wise Branch network



Category wise Branch network



	30.09.2013	30.09.2014
1. Domestic Branches	2131	2380
2.Overseas Branches	3	3
Total Branches	2134	2383
3. Extension Counters	28	28
4. Satellite Offices	23	21
5. ATMs	1607	2189
6. Banking Service Centre	52	50
7. Ultra Small Branches	1415	1397

Opened between Q2 of 2013-14 and 2014-15	No
Branches	249
ATMs	582

Opened during Q2 2014-15	No
Branches	110
ATMs	131

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OPENING OF 108 BRANCHES

On 21st August 2014, 108 branches & 108 ATM's were opened in the august presence of Hon'ble Finance Minister commemorating the 108th Year of our Bank

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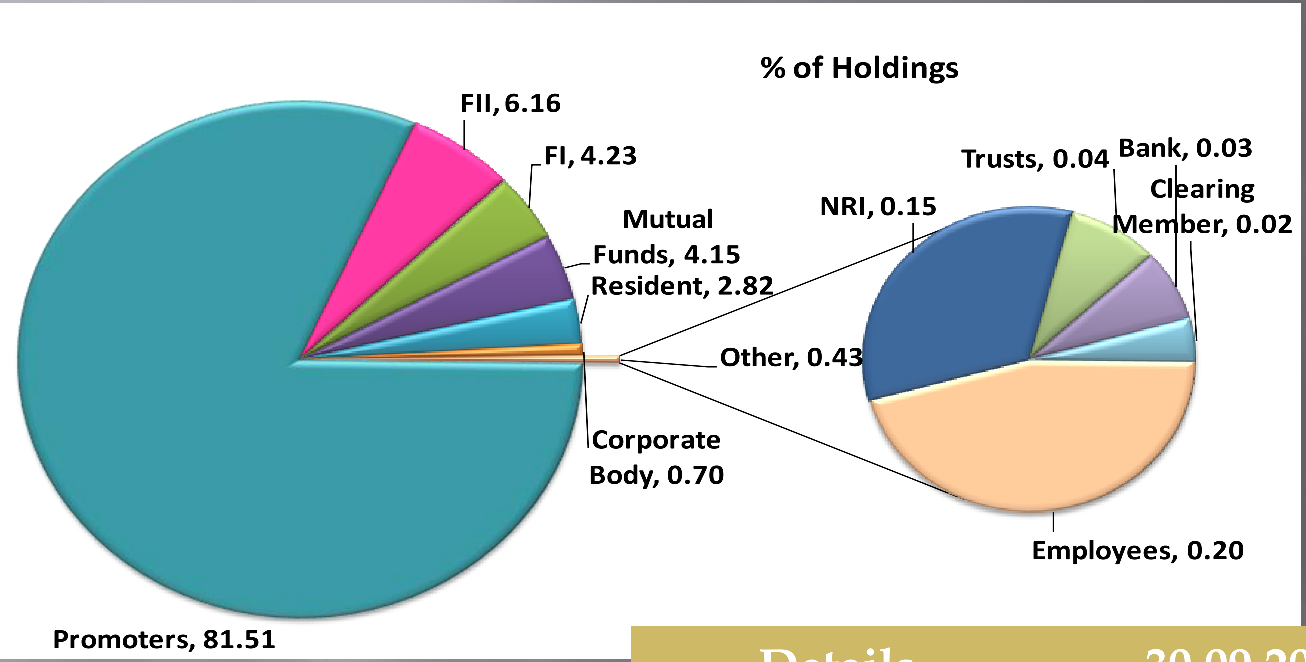
Shareholding Pattern



Details	30.09.2014	30.09.2013
Networth (Rs in crore)	12057	11462
Book value Per Share (Rs.)	259.38	257.39

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LAUNCH OF PMJDY

PERFORMANCE UNDER PMJDY

Details		No of Accounts
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY as on 30.09.2014:		**1757983**
Of which:		
(i) Rural Accounts:	**1091006**	
(ii) Urban Accounts:	**666977**	

Balance:
Rs 45.18 crore

Rupay Cards:
1686859

Aadhar Seeded accounts:
624998

Bank has been allotted with 4160 Sub Service Areas (SSAs) of which 4114 Sub Service Areas are provided with Banking Services. Survey is being carried out in the allotted SSAs to ensure that all the house holds are provided with bank accounts. So far household survey has been completed in 3577 SSAs and in the remaining SSAs household survey is in progress.

Puducherry is the 1st State at National level to complete opening of accounts for all the households under PMJDY Scheme where our Bank is the SLBC Convener

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LAUNCH OF MOBILE VAN

Dr. Raghuram G. Rajan, Governor, Reserve Bank of India launched Indian Bank's two Mobile Branches/vans with ATM facility providing banking services to Urban populace residing in the slum areas.

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AWARDS & ACCOLADES

Received Institute of Directors, Chennai Award for 'Excellence in Technology' from the Hon'ble Governor of Tamilnadu on 23rd August 2014

Received Indira Gandhi Rajbhasa award on the occasion of National Hindi Divas from Hon'ble President of India at Rashtrapati Bhavan, New Delhi

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AWARDS AND ACCOLADES

Attained the First Rank and was conferred with the coveted National Award for Excellence in Lending to Micro Enterprises for FY 2012 by the Hon'ble President of India on 4th April 2013.

Received First Prize for Excellence in Lending to Micro Enterprises from Hon'ble Prime Minister of India on 1st March 2014.

Received 1st Prize/Best Bank Award for extending Credit to SHGs from Selvi Dr J Jayalalithaa, Hon'ble Chief Minister of Tamil Nadu on 24th February 2014.

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