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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 शण्मुगम सालै, Avvai Shanmugam Salai  
रायपेट्टा Royapettah  
चेन्नै **Chennai 600 014**

Ref : ISC / 62 / 2017-18

April 25, 2017

**The Manager**  
**B S E Limited**  
Phiroze Jeejibhai Towers  
Dalal Street  
**MUMBAI 400 001.**

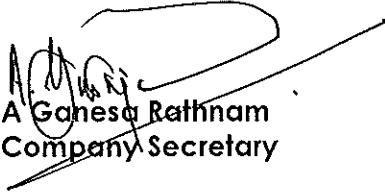
Dear Sir,

**Sub : Corporate Announcement – NSE Symbol : INDIANB – Stock Code : 532814**

Further to our letter dated April 25, 2017, furnishing the Standalone / Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2017, we enclose copies of the Press Release and Presentation released on the financial results.

We request you to take on record the same.

Yours faithfully,

  
**A Ganesa Rathnam**  
**Company Secretary**

Encl: a.a.

**PRESS RELEASE****FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2017**

The Board of Directors of Indian Bank approved the Bank's results for the quarter ended March 31, 2017 and the audited results for the full year ended March 31, 2017 at their meeting held in Chennai on Tuesday, April 25, 2017.

**Profitability – Quarter ended March 31, 2017**

- The Bank's **total income** for the quarter ended March 31, 2017 was ₹4601.88 crore, up from ₹4512.18 crore for the quarter ended March 31, 2016.
- **Net revenues (net interest income plus other income)** increased by 18.41% to ₹1970.29 crore for the quarter ended March 31, 2017 as against ₹1664.02 crore for the corresponding quarter of the previous year.
- **Net interest income (interest income less interest expenditure)** for the quarter ended March 31, 2017 grew by 22.06% to ₹1384.92 crore from ₹1134.65 crore for the quarter ended March 31, 2016.
- **Other income (non-interest revenue)** at ₹585.38 crore was 29.71% of the net revenues for the quarter ended March 31, 2017 and grew by 10.58% over ₹529.37 crore in the corresponding quarter ended March 31, 2016. The major components of other income for the quarter ended March 31, 2017 were profit on sale of investments of ₹135.18 crore and commission & exchange income of ₹257.36 crore.
- **Operating expenses** for the quarter ended March 31, 2017 were ₹900.15 crore, an increase of 7.60% over ₹836.60 crore during the corresponding quarter of the previous year.
- **Cost-to-income ratio** for the quarter was 45.69% as against 50.28% for the corresponding quarter ended March 31, 2016.
- **Provisions and contingencies** for the quarter ended March 31, 2017 were ₹750.46 crore as against ₹742.92 crore for the corresponding quarter ended March 31, 2016.
- Bank earned a **net profit** of ₹319.70 crore for the quarter ended March 31, 2017, an increase of 278.39% over ₹84.49 crore for the quarter ended March 31, 2016.

**Profitability – Year ended March 31, 2017**

- For the year ended March 31, 2017, the Bank earned **total income** of ₹18251.12 crore. **Net revenues (net interest income plus other income)** for the year ended March 31, 2017 were ₹7357.43 crore, up by 18.14% over ₹6227.61 crore for the year ended March 31, 2016.

- For the year ended March 31, 2017, the **net interest margin** was 2.59% as against 2.33% for the year ended March 31, 2016.
- **Cost to income ratio** was at 45.62% for the year ended March 31, 2017, as against 51.31% for the previous year.
- The Bank's **Net profit** for year ended March 31, 2017 was ₹1405.68 crore, up by 97.60%, over ₹711.38 crore for the year ended March 31, 2016.

### Assets & Liabilities – As on March 31, 2017

- Total **balance sheet size** as of March 31, 2017 was ₹218,233 crore as against ₹203,710 crore as of March 31, 2016.
- Total **deposits** as of March 31, 2017 were ₹182509 crore, an increase of 2.37% over March 31, 2016. **Current account deposits** grew by 7.53% over the previous year to reach ₹9833 crore and **Savings account deposits** by 23.35% over the previous year to reach ₹57333.87 crore. **CASA deposits to total domestic deposits** increased to 37.65% as on March 31, 2017 from 31.94% as on March 31, 2017. **Advances** as of March 31, 2017 were ₹132,144.70 crore, an increase of 5% over December 31, 2016.

### Capital Adequacy – As on March 31, 2017

- The Bank's total **Capital Adequacy Ratio (CAR)** as per Basel III guidelines, was at 13.64% as at March 31, 2017 (13.20% as at March 31, 2016) as against a regulatory requirement of 10.25% including Capital Conservation Buffer of 1.25%. Tier-I CAR was at 12.20% as on March 31, 2017 compared to 12.08% as at March 31, 2016. Risk-weighted Assets were at ₹131436.47 crore (₹124743.79 crore as at March 31, 2016).

### Dividend

- The Board of Directors recommended a **dividend** of ₹6 per equity share of ₹10 for the year ended March 31, 2017, as against ₹1.50 per equity share of ₹10 for the previous year (Subject to approval by the shareholders at the next annual general meeting)

### Asset Quality

- **Gross non-performing assets (NPAs)** were at 7.47% of gross advances as on March 31, 2017, as against 7.69% as on December 31, 2016 and 6.66% as on March 31, 2016.

- **Net non-performing assets** were at 4.39% of net advances as on March 31, 2017, as against 4.76% as on December 31, 2016 and 4.20% as on March 31, 2016.

### Performance under National Goals

- **Priority Sector portfolio** increased from ₹50333.52 crore as of March 31, 2016 to ₹54975.82 crore as of March 31, 2017. Priority sector advances as a percentage of quarterly average ANBC for the Year 2016 – 17 stood at 42.31%.
- **Advances to Weaker Section** increased from ₹13918.33 crore as on March 31, 2016 to ₹14787.17 crore as on March 31, 2017.

### Other Highlights

- **PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):** 100% of Point of Sales (PoS) devices of the Bank enabled for carrying out RuPay Card transactions as against the industry average.
- **PRADHAN MANTRI MUDRA YOJANA (PMMY):** Disbursements during FY 2016-17 were to the tune of ₹ 2173.71 crore under various schemes viz., Shishu, Kishore and Tarun.

### Network

As of March 31, 2017, the Bank's distribution network was at 2679 Domestic branches, 3 Overseas Branch and 3358 ATM/BNAs as against 2562 Domestic branches and 3 Overseas Branch besides 2784 ATM/BNAs as of March 31, 2016. Of the branches, 1437 are in semi-urban and rural areas. Number of employees was at 20,924 as of March 31, 2017.

### New products launched

- Unified Payment Interface (UPI) App
- Unified Payment Interface (UPI) through USSD
- Payment of Non Tax revenue (Bharatkosh) through Indian Bank Payment Gateway
- Collection of EPFO (Employees Provident Fund Organisation) subscription through IB Customer App
- Digi Lock in IB Customer App for locking/unlocking all transactions through alternate delivery channels like Debit/Credit Cards, Net Banking and Mobile Banking
- Direct tax payment through Debit Card

## Corporate Social Responsibility

- Cancer Awareness Camp was organized in association with Penn Nalam and Sri AMKM Jain Centre for economically poor women.
- Sponsored construction of individual household toilets by Kulithalai Municipality Council (KMC) at Kulithalai, Trichy.
- Successfully completed 3 lakh tree plantations pan-India to mark the Bank's 110th year of service to the nation.
- Conducted Blood and Organ donation awareness camps pan-India as part of Bank's 110<sup>th</sup> Foundation day celebrations.

## Awards and Accolades – Q4 FY 2016-17

- Bank won the following awards at ASSOCHAM 12<sup>th</sup> Annual Business Summit-cum-Social Banking Excellence Awards 2016 from Shri Arjun Ram Meghwal, Hon'ble Minister of State for Finance.
  - Best Social Bank Award (under Large Bank Category)
  - Runner-up Award (under Large Bank Category) in Government Schemes
- Bank won 2 MSME Banking Excellence Awards 2016 instituted by Chamber of Indian Micro, Small, Medium Enterprises, New Delhi:
  - Best MSME Bank Award (Mid - sized category)
  - Financially Inclusive Bank Award (Mid-sized category)
- Bank bagged 3 NPCI (National Payments Corporation of India) awards:
  - NACH - Winner award
  - Excellent Performance in RuPay - Winner award
  - Excellent Performance in AePS (Aadhaar enabled Payment Services) - Runner up award

Chennai  
April 25, 2017

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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

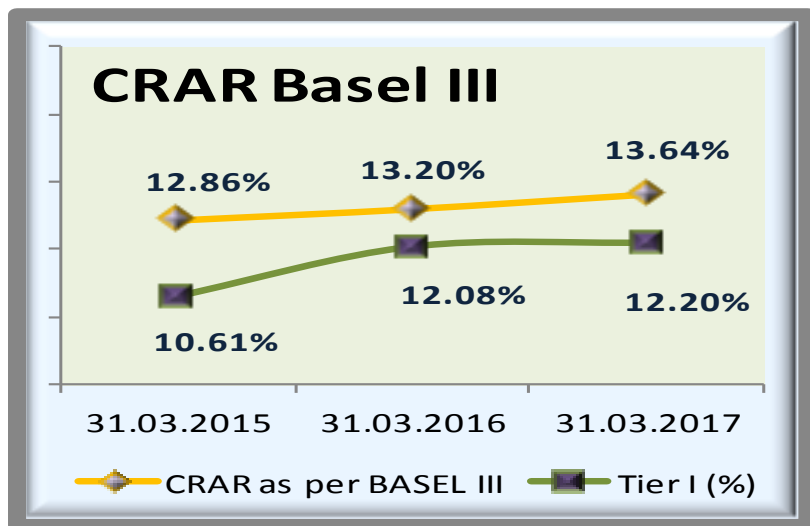
29.34%

Net Profit

278.39%



# Soundness

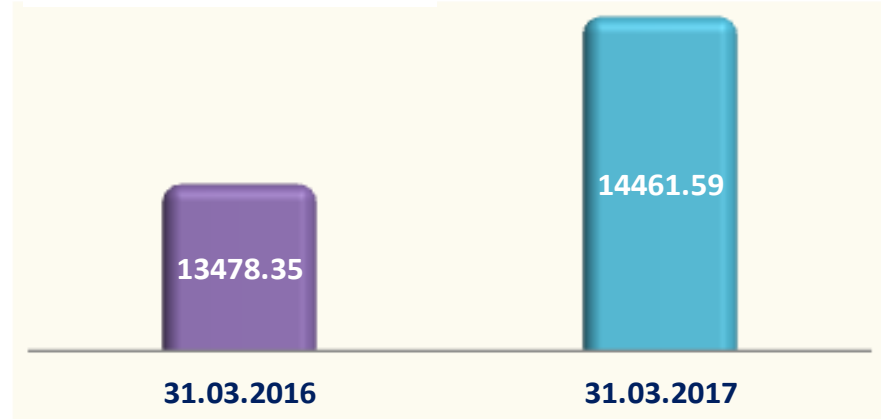


S.No	Details	31.03.2015	31.03.2016	31.03.2017
<b>Capital Fund (₹ in crore)</b>				
1	Tier I	12473.12	15064.82	16032.43
	<i>Of which</i>			
	Common Equity	12473.12	14568.01	15532.43
	Additional Tier I	0	496.81	500.00
2	Tier II	2639.40	1403.25	1897.60
3	Total ( Tier I+ II)	15112.52	16468.07	17930.03
4	Risk-Weighted Assets	117563.30	124743.79	131436.47
<b>Capital Adequacy Ratio (%)</b>				
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

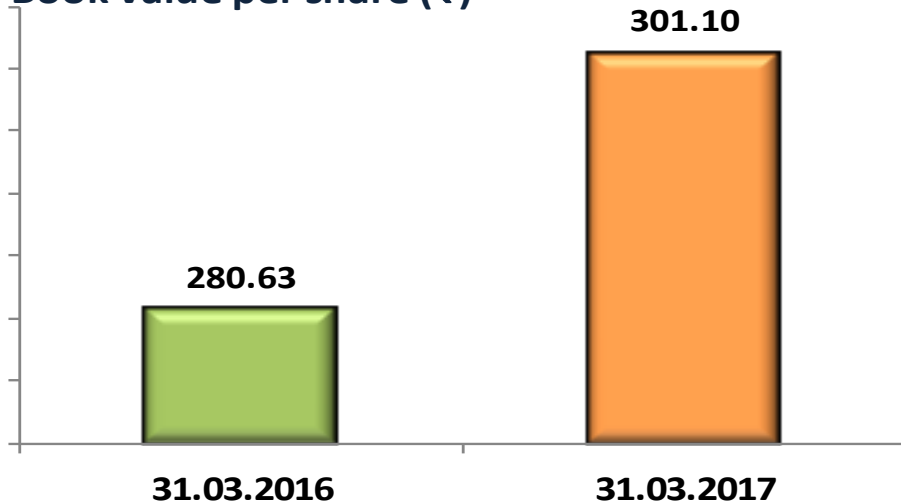
# Equity

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	<b>Global Business</b>	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	<b>Global Deposits</b>	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	<b>Gross Advances</b>	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	<b>CD Ratio (%) Global</b>	74.39	68.53	72.40	-	-	-
	Domestic	73.61	67.76	71.43	-	-	-
	Overseas	98.42	94.14	104.25	-	-	-

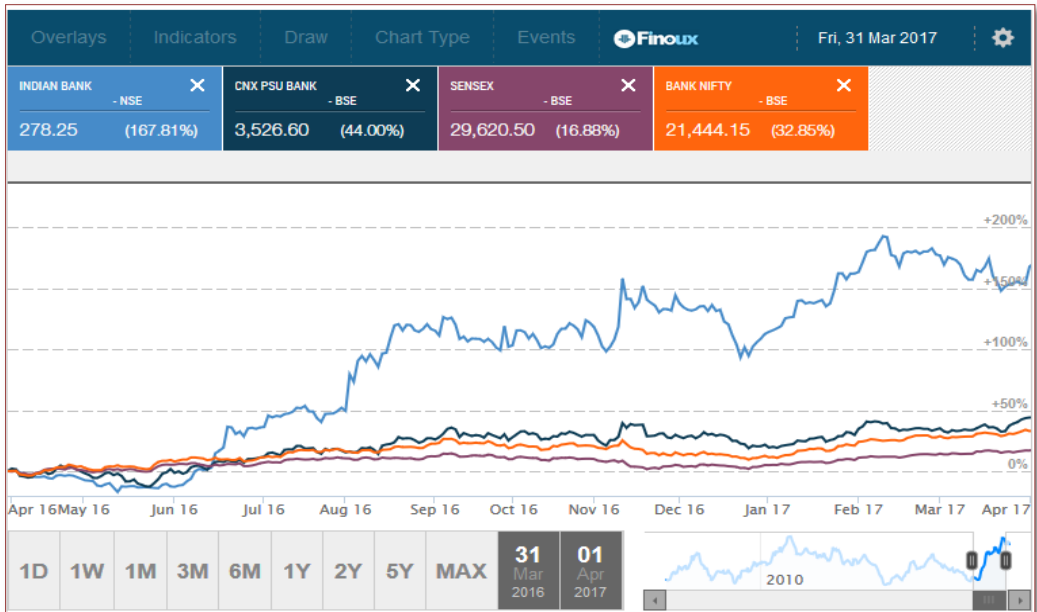
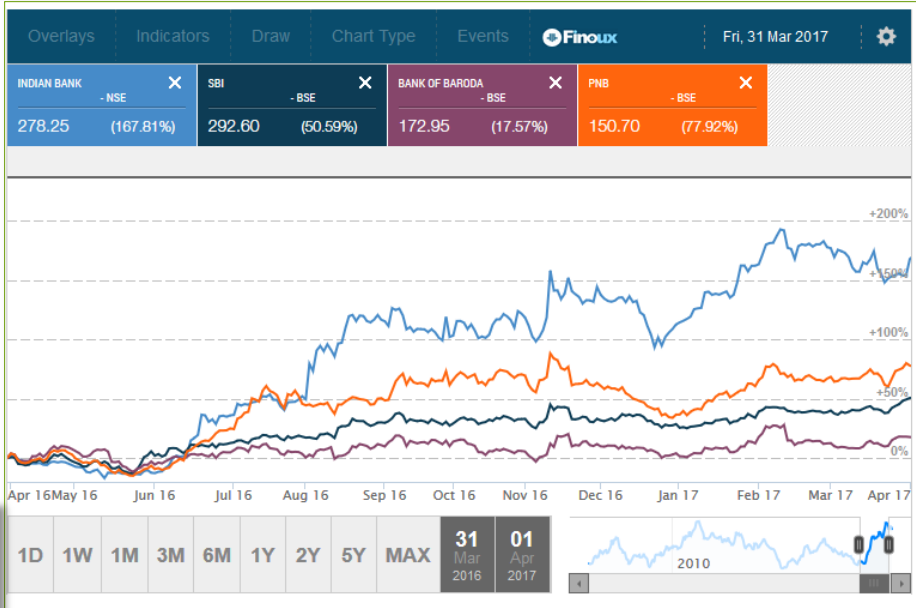
Sl. No.	Details	2014-15	2015-16	2016-17	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	<b>Average Global Business*</b>	276672	294997	299677	4680	1.59	8.86
2	<b>Average Global Deposits*</b>	157921	170827	175005	4178	2.45	9.23
3	<b>Average Gross Advances*</b>	118751	124170	124672	502	0.40	8.34

\* 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**



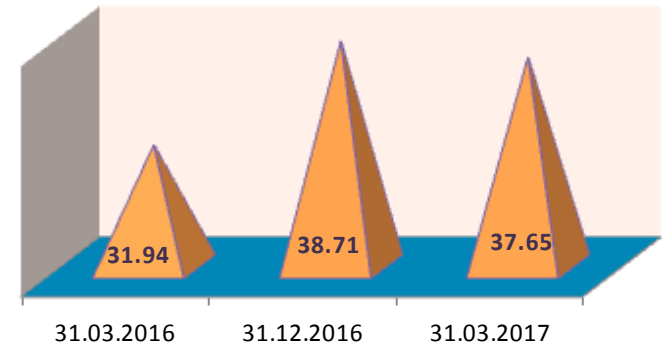
**Market Capitalization improved from ₹4990.23 crore as on 31.03.2016 to ₹13364 crore as on 31.03.2017.**

# Deposit Profile

(₹ in crore)

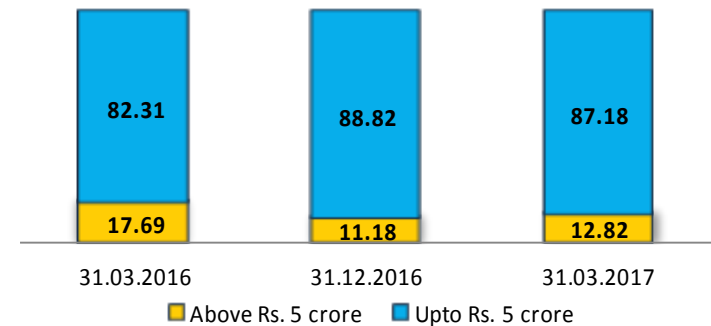
Sl. No.	Details	31.03.2016	31.12.2016	31.03.2017	Y-o-Y		5 Year CAGR
					Amt	(%)	
1	Domestic CASA	55153	69003	66677	11524	20.89	12.83
	Current Deposits	8746	9681	9415	669	7.65	7.43
	Savings Deposits	46407	59322	57262	10854	23.39	13.89
2	CASA (Domestic) Ratio (%)	31.94	38.71	37.65	-	-	
	CA (Domestic)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

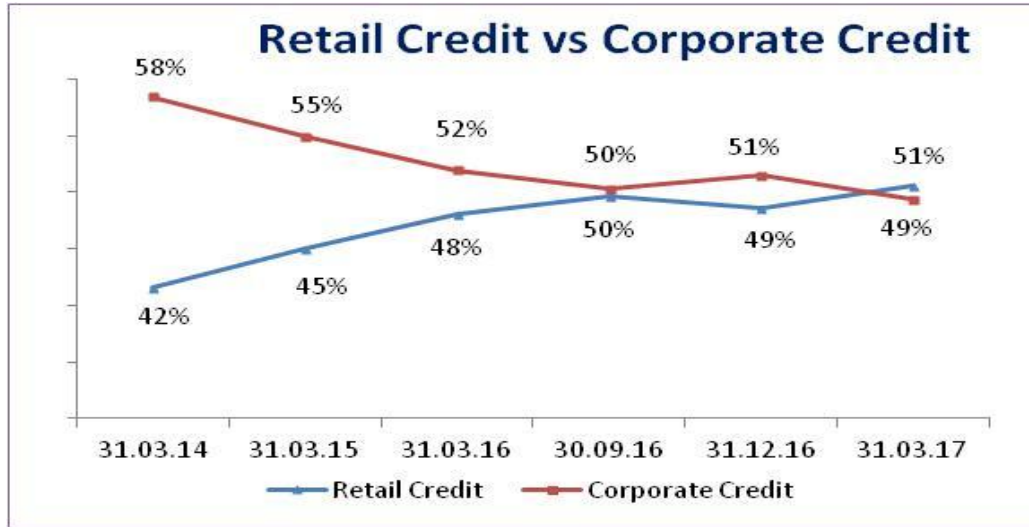
Share of Term Deposits (%)



\* Preferential Deposits

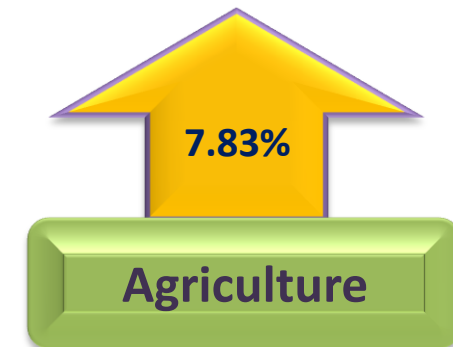
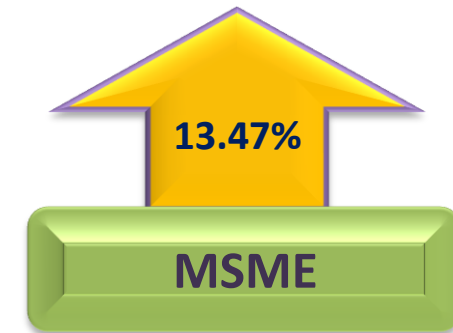
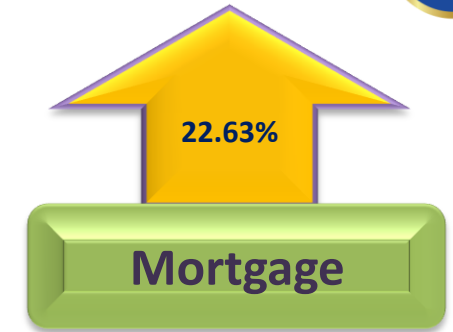
\*\* Certificate of Deposits

# Break-up of Advances



(₹ in crore)

Details	31.03.2016	31.12.2016	31.03.2017
<b>Gross Advances (Domestic)</b>	<b>127087</b>	<b>120800</b>	<b>126489</b>
of which : Retail Advances	63210	62957	69319
Corporate Advances	63877	57843	57170
<b>Break up of Key Sectors</b>			
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
<b>Total</b>	<b>203710</b>	<b>218233</b>
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		
<b>Total Exposure</b>	<b>8677</b>	<b>1157</b>	<b>Total Exposure</b>	<b>2306</b>	<b>368</b>
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
<b>Total Exposure</b>	<b>309</b>	<b>0</b>	<b>Total Exposure</b>	<b>11292</b>	<b>1525</b>

# 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			FRP BONDS	FB	NFB
				Invt	FB	NFB	Invt	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	
<b>Total</b>	<b>787.52</b>	<b>1580.65</b>	<b>296.00</b>	<b>58.16</b>	<b>3745.86</b>	<b>262.94</b>	<b>32.34</b>	<b>5102.35</b>	<b>950.80</b>	<b>878.02</b>	<b>10428.86</b>	<b>1509.74</b>

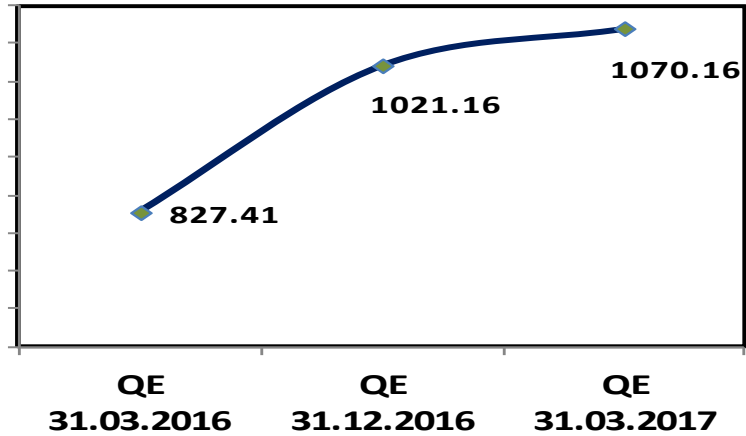
FRP Bonds - Financial Restructuring Plan Bonds

# Profitability

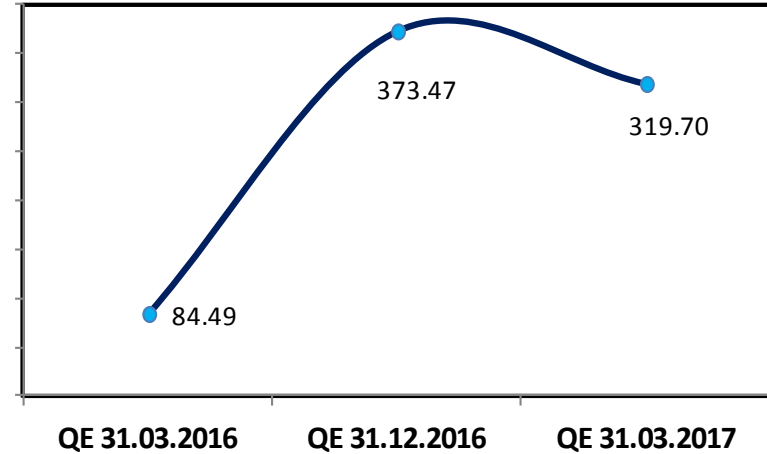


(₹ in crore)

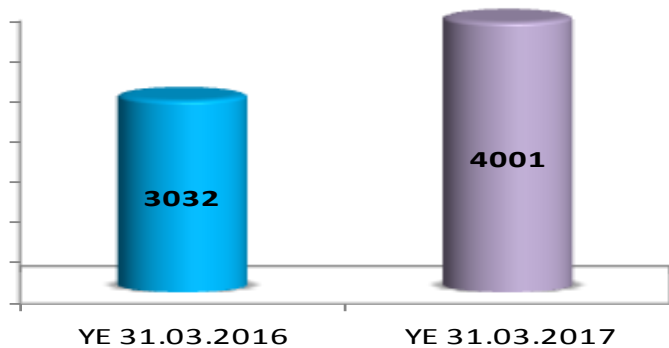
### Quarterly Operating Profit



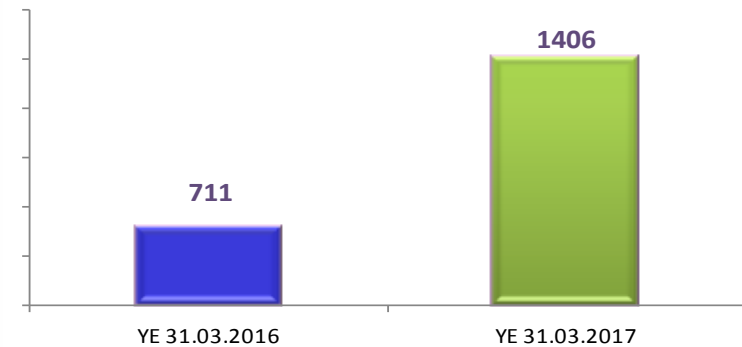
### Quarterly Net Profit



### Operating Profit



### Net Profit



# Profitability



(₹ in crore)

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

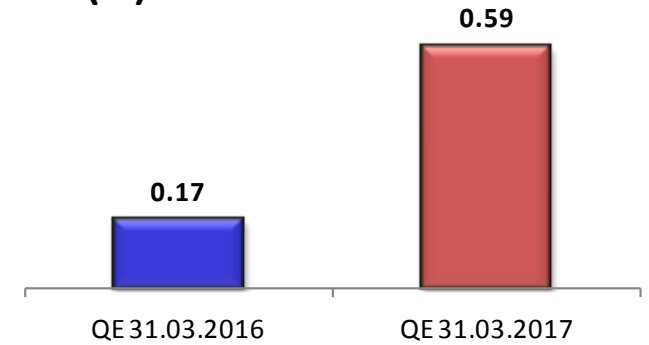
**Net Interest Income and Operating Profit from Domestic operations have grown by 16.46% and 33.98% respectively for the Financial Year ended 2016-17.**

# Key Ratios

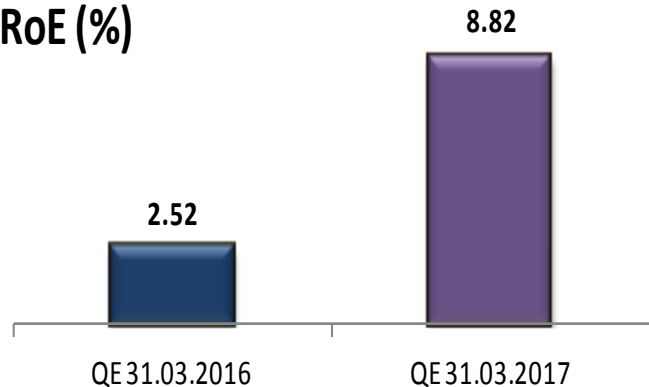
(% Annualized)

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
<b>Total Interest Income</b>	<b>3982.81</b>	<b>3957.56</b>	<b>4016.51</b>	<b>16243.79</b>	<b>16039.75</b>
Other Income	529.37	599.70	585.38	1781.42	2211.37
<b>Total Income</b>	<b>4512.18</b>	<b>4557.26</b>	<b>4601.89</b>	<b>18025.20</b>	<b>18251.12</b>
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
<b>Total Expenditure</b>	<b>3684.76</b>	<b>3536.09</b>	<b>3531.73</b>	<b>14993.11</b>	<b>14250.41</b>
<b>Net Interest Income</b>	<b>1134.65</b>	<b>1246.57</b>	<b>1384.92</b>	<b>4446.19</b>	<b>5146.06</b>
<b>Net Interest Margin (%)</b>	<b>2.38</b>	<b>2.52</b>	<b>2.70</b>	<b>2.33</b>	<b>2.59</b>



# 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
<b>Total Non Interest Income</b>	<b>529.36</b>	<b>599.70</b>	<b>585.38</b>	<b>1781.42</b>	<b>2211.37</b>



# 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
<b>Other Operating Expenditure</b>	<b>349.34</b>	<b>327.64</b>	<b>385.88</b>	<b>1189.11</b>	<b>1365.23</b>

# 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)

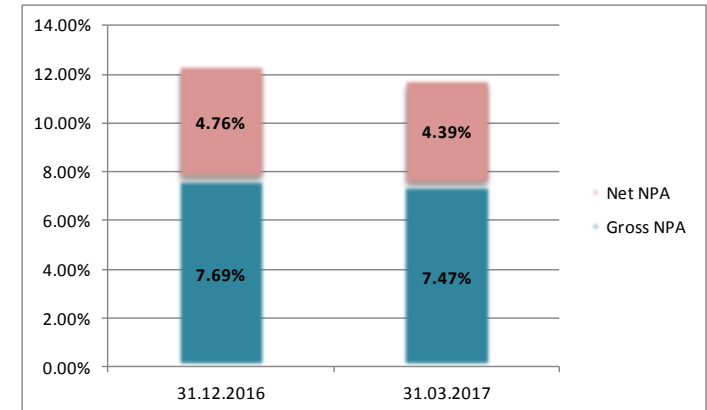
Sector	Stressed Adv (%) to Gross Advances (Respective Sector)	GNPA	Restructured Standard Advances	Stressed Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	31.12.2016				31.03.2017
Agriculture	2.69	604	25.39	629.39	2.54
Home Loan	3.40	172	172.18	344.18	6.57
Education Loan	11.54	254	59.29	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
<b>Total</b>	<b>12.41</b>	<b>9865</b>	<b>4322.30</b>	<b>14187.30</b>	<b>10.74</b>
Priority	5.76	2142	574.86	2716.86	4.94
Non Priority	16.80	7723	3747.45	11470.45	14.86
<b>Total</b>	<b>12.41</b>	<b>9865</b>	<b>4322.31</b>	<b>14187.31</b>	<b>10.74</b>

# 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
<b>Total</b>	<b>8827</b>	<b>6.66</b>	<b>9675</b>	<b>7.69</b>	<b>9865</b>	<b>7.47</b>
Priority	2151	4.27	2208	4.36	2142	4.06
Non Priority	6676	8.12	7467	9.94	7723	9.72
<b>Total</b>	<b>8827</b>	<b>6.66</b>	<b>9675</b>	<b>7.69</b>	<b>9865</b>	<b>7.47</b>

# 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
<b>TOTAL</b>	<b>8827</b>	<b>6.66</b>	<b>9675</b>	<b>7.69</b>	<b>9865</b>	<b>7.47</b>

# 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
<b>Total</b>	<b>8990.86</b>	<b>6366.24</b>	<b>8855.93</b>	<b>5945.28</b>	<b>7316.08</b>	<b>4322.30</b>

# 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
<b>Infra-Power</b>	<b>2492.49</b>	<b>34.07</b>	<b>1899.42</b>
<b>Power discom</b>	<b>28.62</b>	<b>0.39</b>	<b>28.62</b>
<b>Road</b>	<b>620.48</b>	<b>8.48</b>	<b>620.48</b>
<b>Port</b>	<b>115.68</b>	<b>1.58</b>	<b>0.00</b>
<b>Iron &amp; Steel</b>	<b>889.51</b>	<b>12.16</b>	<b>283.32</b>
<b>Contractor</b>	<b>470.08</b>	<b>6.43</b>	<b>62.88</b>
<b>Textiles</b>	<b>138.82</b>	<b>1.90</b>	<b>0.00</b>
<b>Sugar</b>	<b>290.34</b>	<b>3.97</b>	<b>290.34</b>
<b>Chemicals</b>	<b>53.52</b>	<b>0.73</b>	<b>53.52</b>
<b>Edu. Institution</b>	<b>172.34</b>	<b>2.36</b>	<b>141.83</b>
<b>Cement</b>	<b>39.79</b>	<b>0.54</b>	<b>21.64</b>
<b>Engineering</b>	<b>130.95</b>	<b>1.79</b>	<b>1.55</b>
<b>Other Industries</b>	<b>1454.86</b>	<b>19.89</b>	<b>591.81</b>
<b>Total</b>	<b>6868.86</b>	<b>94.29</b>	<b>3966.79</b>



# Provisions

(₹ in crore)

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



# Investments



(₹ in crore)

Parameters	31.03.16	31.12.16	31.03.17
<b>Gross Domestic Investment (Without netting LAF)</b>	<b>53874</b>	<b>66800</b>	<b>67483</b>
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

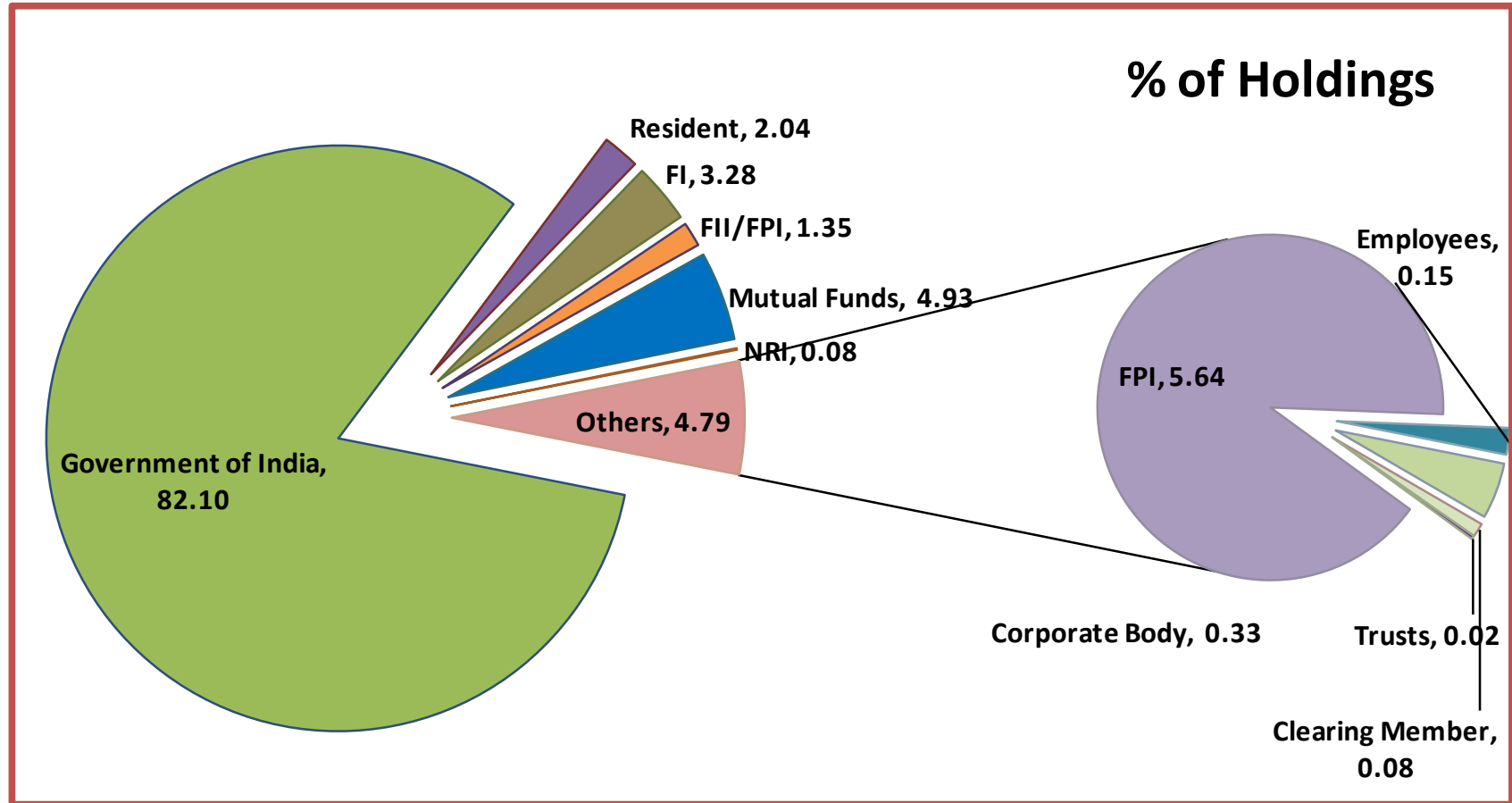
(₹ in crore)

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
<b>Gross Domestic Investment (Without netting LAF)</b>	<b>53874</b>	<b>66800</b>	<b>67483</b>

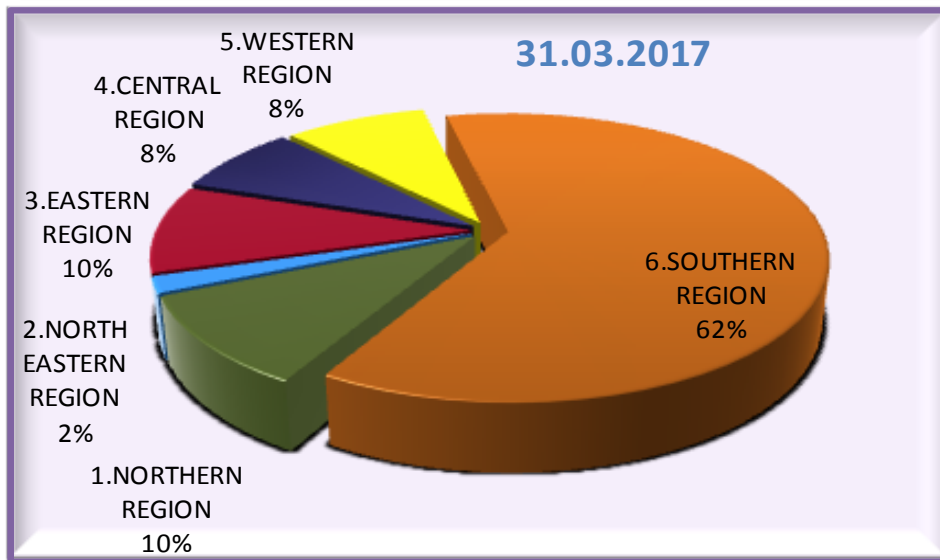
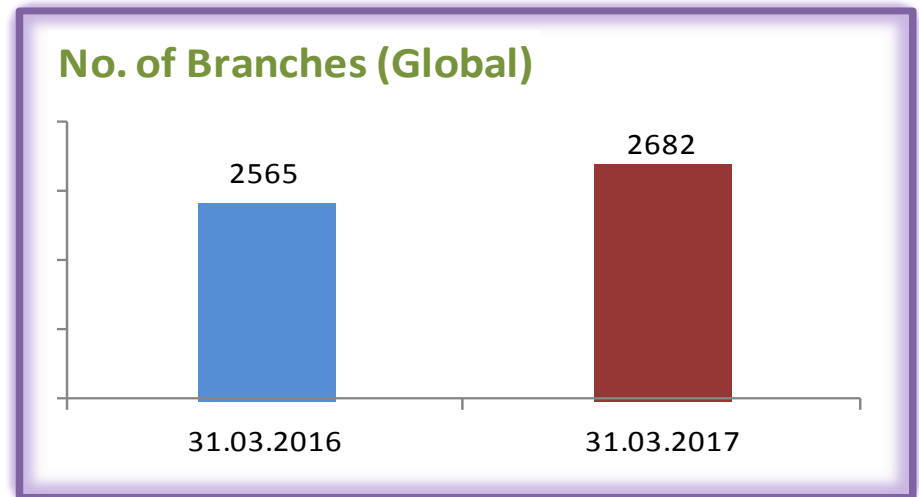
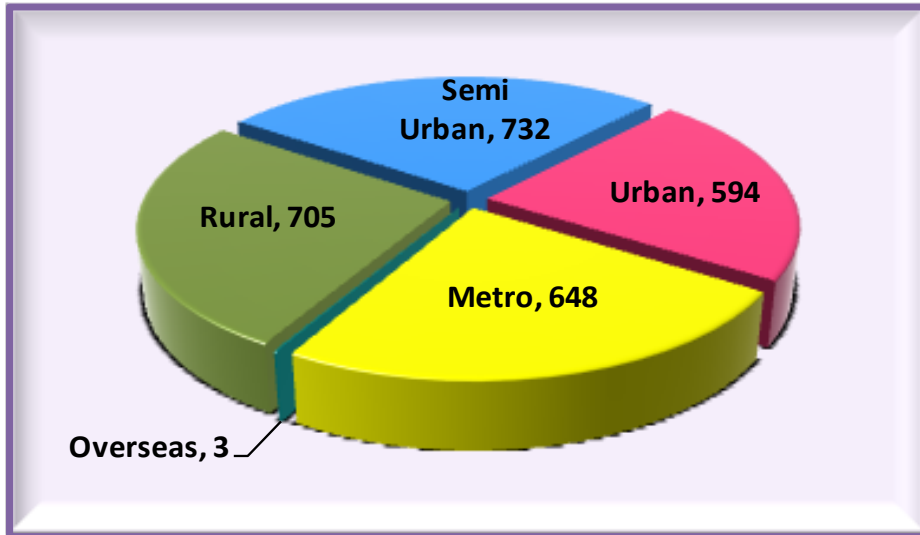
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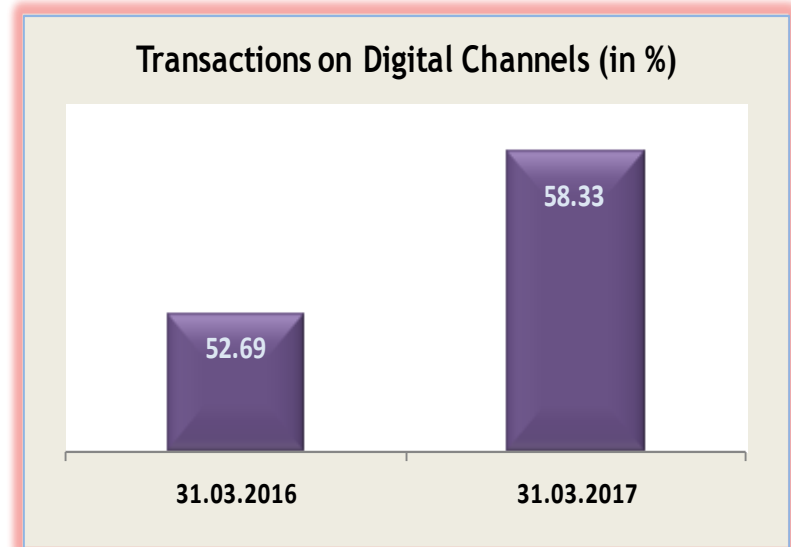
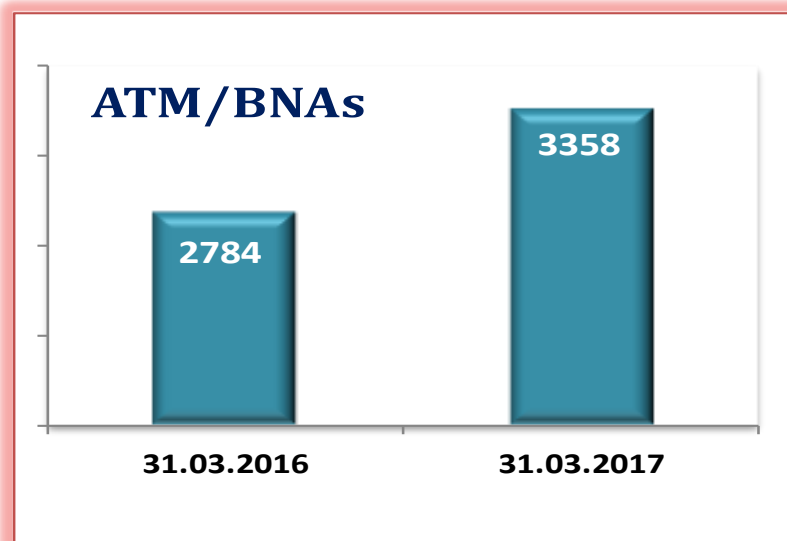
# Shareholding Pattern



# Branch Network

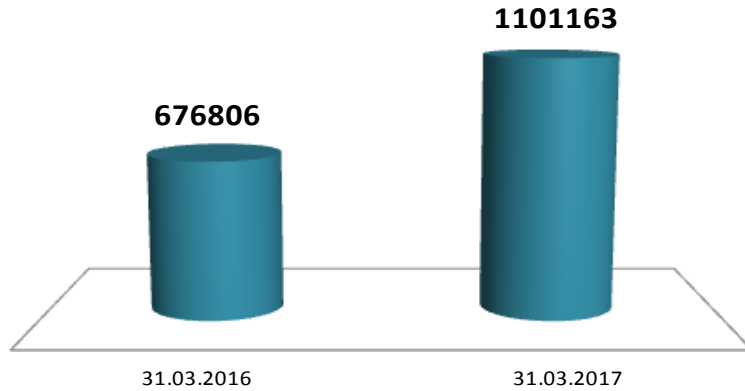


# Performance under 24\*7 Banking

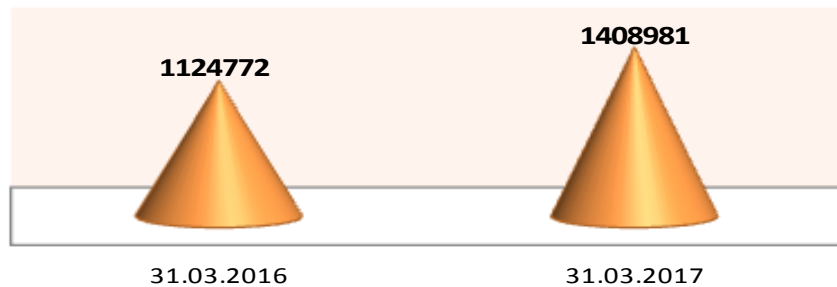


# Digital Banking

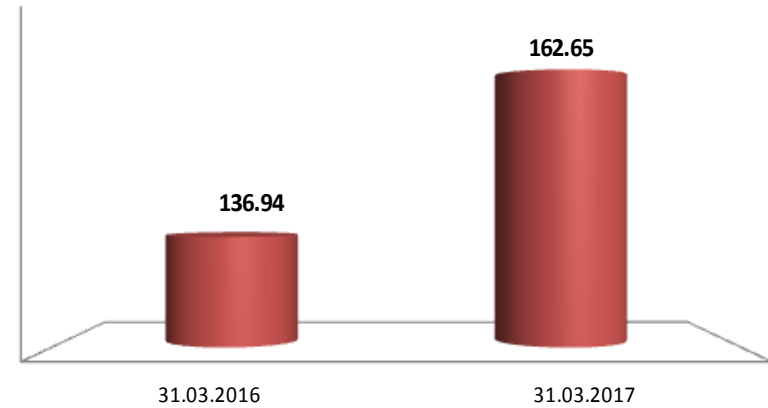
## Mobile Banking Users



## Internet Banking Users



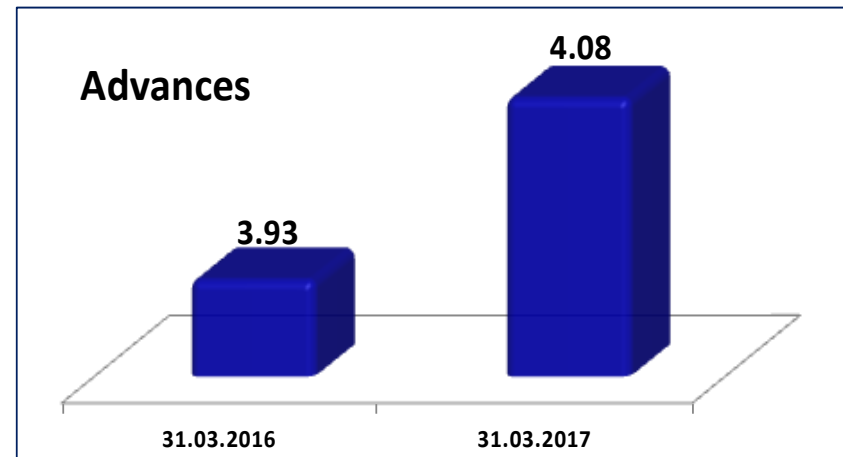
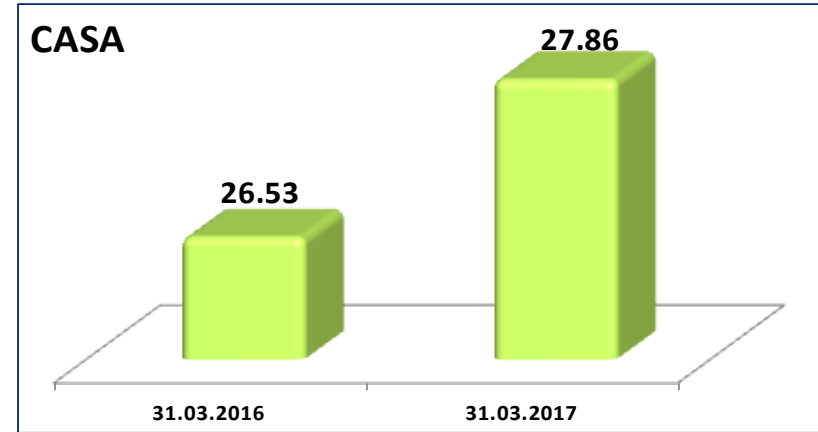
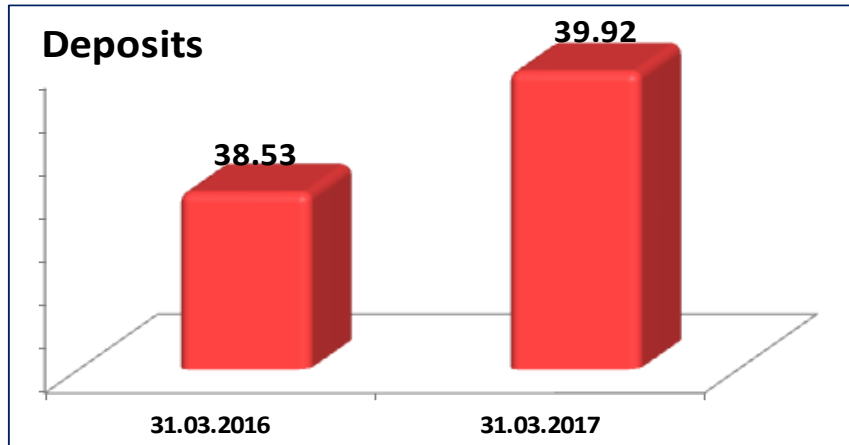
## ATM Card Base (in lakh)





# 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 12<sup>th</sup> Annual Business Summit-cum-Social Banking Excellence Awards 2016 from Shri Arjun Ram Meghwal, Hon'ble Minister of State for Finance.
- Claimed a commission of ₹8.12 crore from MoRD towards carrying out direct benefit transfer of MGNREGS wages to the tune of 82,36,899 transactions. (Sponsor as well Destination bank) during the period August 2015 to March 2016. Second batch of commission for the period April 2016 to September 2016 is under process at NPCI.

# Awards & Accolades



- 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.**
- Honoured by PFRDA by awarding **“Third Rank”** among Public Sector Banks on International Day for Elderly - NPS campaign.
- **Best Performing Award** for APY enrolment.

# Awards & Accolades



- **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%.