

 **Indian Bank**  
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PHONE : 28134076  
E-mail : [investors@indianbank.co.in](mailto:investors@indianbank.co.in)

Corporate Office  
Investor Services Cell  
254-260, Avvai Shanmugam Salai  
Royapettah  
Chennai 600 014

Ref : ISC / 78 / 2016-17

11.05.2016

**The Manager**  
**BSE 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 May 11, 2016, furnishing the Standalone and Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2016 and in compliance to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose copies of Press Release and Presentation released on financial results.

We request you to take on record the same.

Yours faithfully,

  
( A Ganesh Rathnam )  
**Company Secretary & Compliance Officer**

Encl : a/a.

PRESS RELEASE

**FINANCIAL RESULTS**  
**FOR THE FINANCIAL YEAR ENDED MARCH 31, 2016**

***Balance Sheet cleaned up***

**Domestic CASA level crossed ₹55000 crore mark**

**CASA % improved to 31.94%**

***Positioning as Retail & Mid Segment Bank***

- Indian Bank has announced the Financial Results for FY 2015 – 16. Shri. Mahesh Kumar Jain, Managing Director & CEO informed the press that the Bank has been consistently maintaining Top position amongst Public Sector Banks in Capital Adequacy Ratio (CRAR) under Basel III. As on 31<sup>st</sup> March 2016, CRAR stood at 13.20% (Tier I capital at 12.08%). The Bank has been self sustaining in terms of capital requirement.
- Share of CASA Deposits (Domestic) reached a level of 31.94% as on 31<sup>st</sup> March 2016 from 29.68% in the year ago period by recording a growth of 14.81% (YoY) and touching ₹55153 crore. Saving Bank Deposits (Domestic) grew at a strong YoY of 15.57% to reach ₹46407 crore.
- Bank has been continuously registering growth in Operating Profit on a quarterly basis and it increased sequentially by 8.79% from ₹760.53 crore to ₹827.41 crore over the previous quarter. Operating Profit for FY 2015-16 stood at ₹3032 crore.
- Net Profit for the quarter ended March 2016 grew by 99.74% over Q3 2015-16 from ₹42.30 crore to ₹84.49 crore. However on a YoY basis, the same declined by ₹293.80 crore (29.23%) from ₹1005.18 crore to ₹711.38 crore due to additional provision of AQR.
- Other income of the Bank registered a growth of 30.66% for the year 2015-16 over the year ago period to reach ₹1781.42 crore.
- Shri Jain informed that Net Interest margin (Global) stood at 2.33% as on March 31<sup>st</sup>, 2016, even after making full provisions for AQR.
- Gross NPAs to Gross Advances ratio and Net NPAs to Net Advances ratio stood at 6.66% and 4.20% respectively as on 31<sup>st</sup> March 2016 after clean up of the Balance sheet and full provisioning for AQR. The total stressed book reduced from 12.12% as on 31.03.2015 to 11.46% as on 31.03.2016.

- **Retail Deposits**, comprising of **CASA & Retail term deposits** registered a YoY growth of **14.74%** and **Retail Credit** grew by **8.35%** over the previous year.
- Bank has surpassed **National goals** under Priority Sector lending for each category viz., Level of **40.85%** (Mandatory **40%**) under Priority Sector advances, **18.68%** (**18%**) in Agriculture, **11.30%** (**10%**) for Advances to weaker section and **8.12%** (**7%**) in lending to Micro Enterprises under MSME.
- Bank added **153 branches** during the Year to push up its total distribution network to **2565 branches** with overseas presence in Singapore, Colombo and Jaffna as on **31.03.2016**.
- **Transactions on Digital channels** (Mobile banking and Net banking) crossed the **50%** mark to reach **52.69%**.
- **PRADHAN MANTRI MUDRA YOJANA (PMMY)**: Disbursements to the tune of **₹1484.35 crore** was made to **1.83 lakh** beneficiaries under various schemes of PMMY, viz., Shishu, Kishore and Tarun.
- Bank raised Basel III compliant Additional Tier I capital of **₹500 crore** during the Year.

#### **GREEN INITIATIVES:**

- Bank adopted energy conservation measures by installing roof top Solar system and LED fixtures at Corporate Office and other Offices, resulting in saving of around **4-5%** in energy consumption at Corporate Office alone.
- **1,20,273 saplings** planted across the country as a Green initiative measure.
- As a part of Corporate Social Responsibility, Swachh Bharat campaign was taken up periodically at all levels with focus on a clean work environment.

#### **AWARDS AND ACCOLADES:**

- The Bank bagged the top award for SHG Bank Credit Linkage in the State of Tamil Nadu among all Public Sector Banks for the Year **2014 – 15**.
- Awarded the **2nd Best Performing Bank** in the Atal Pension Yojana among Public Sector Banks by Pension Fund Regulatory and Development Authority (PFRDA).
- Swept **4 NPCI (National Payments Corporation of India) Awards** from among **920 Participants**:
  - **NACH – Winner Award (APB/NREGA Payments)**
  - **NFS – Joint Winner Award (ATM Operations)**
  - **CTS – Joint Winner Award (Cheque Truncation)**
  - **Special Award for Chennai Flood efforts**

- Received SKOCH Technology Innovation Award for "IB Smart Remote" Mobile Application.
- The Bank won 3 prestigious **Social Banking Excellence Awards** from ASSOCHAM under the following categories:
  - Winner under Medium Bank Class for Agriculture Banking
  - Winner under Medium Bank Class for Urban Banking
  - Runner-up under Medium Bank Class for Rural Banking
- Banking Frontier's Finnoviti Award for the **Best Technology Innovation** was conferred on the Bank for the Technology product 'E-Purse'.

#### **SOCIAL RESPONSIVENESS:**

- Bank was in the forefront in Flood relief measures during "Chennai Flood" and extended fresh loans amounting to ₹935 crore to 75518 flood affected victims, besides restructuring loans amounting to ₹675 crore.
- Arranged cash disbursal using Micro/Boat ATMs during the crisis period.
- Special award bestowed by NPCI on the Bank recognizing the above efforts.

#### **DIGITAL BANKING INITIATIVES:**

- Pass book Kiosks installed at 216 locations, resulting in migration of 24% of branch transactions and enhanced the customer convenience.
- Bank's Mobile App IndPay attracted 4.88 lakh registrations since launch with monthly financial/non financial transactions crossing 30 lakh numbers. Bank has recently launched USSD based Mobile App 'Ind MobiEasy' and added QR based 'Scan and Pay' feature in its IndPay app.
- To ensure availability of basic banking services to customers on 24X7 basis, e-Lounges with facility to deposit/withdraw cash have been made available at 102 locations.
- 440 new ATMs/ BNAs (Bunch Note Acceptors) installed during the year taking the total number of ATMs/BNAs to 2784 which resulted in migration of 59% of branch transactions facilitating convenience of banking.

#### **WAY FORWARD:**

- Bank envisages to position itself as a focused **Retail & Mid segment Bank**.
- Organisational reorientation, Human Resources Reforms and Business Process Engineering are being undertaken.
- Urban Financial inclusion is taken up as another focus area.

Chennai

May 11, 2016

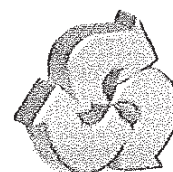
Results  
**Performance**  
Financial  
Presentation



Go **Green** !!!

Green Initiatives  
Your Own Bank  
3 lakh crore RoA  
Operating Profit CASA  
13 Awards Mobile Banking  
Strong capital

Welcomes  
Print & Electronic  
Media





Results  
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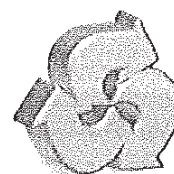
Chennai



Go Green !!!

Presentation  
on  
Performance of the Bank

Q4 2015-16



11<sup>th</sup> May 2016

Go Green !!!

**"BBB-" with Stable outlook (same as Sovereign Rating) by M/s Standard & Poor's.**

**"AAA/Negative" by M/s CRISIL Ltd and "AAA" by M/s CARE**

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



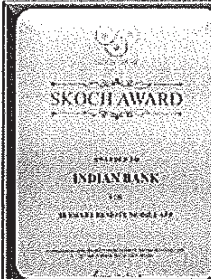




## PROUD MOMENTS

Go reen !!!

**Ranked 1<sup>st</sup> among Public Sector Banks under Capital adequacy and Core Capital (%) parameters on Financial Express Ranking of India's Best Banks 2015.**



**Bagged "Skoch Technology Innovation Award" for "IB Smart Remote" Mobile Application.**



**Received Banking Frontier's Finnoviti Award for the Best Technology Innovation - "e-Purse".**

**Outlook Money Award (Runner-up) for Best Education Loan Provider**



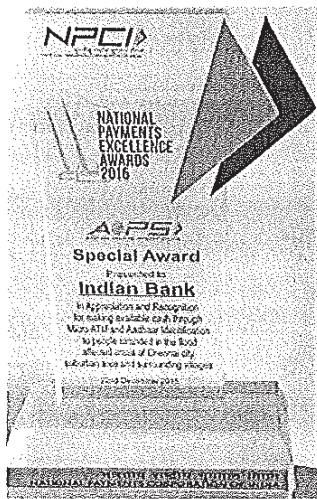


## PROUD MOMENTS

Go **Green** !!!

**The Bank swept 4 NPCI Awards from over 920 Participants -**

- ❖ **NACH - Winner Award (APB/NREGA Payments)**
- ❖ **NFS - Joint Winner Award (ATM Operations)**
- ❖ **CTS - Joint Winner Award (Cheque Truncation)**
- ❖ **Special Award for making cash available through Micro-ATM and Aadhar identification to people stranded in the Chennai flood.**





## PROUD MOMENTS

Go  Green III

**Won 3 Assocham Social Banking Excellence Awards –**

- ❖ **Winner Medium Bank Class for Agriculture Banking**
- ❖ **Winner Medium Bank Class for Urban Banking.**
- ❖ **Runner up under Medium Bank Class Rural Banking**





## PROUD MOMENTS

Go Green !!!

**Hon'ble Chief Minister, Tamilnadu, Selvi. J. Jayalalitha handed over "Best Performing Public Sector Bank Award" ( for highest lending to Self Help Groups during 2012-13 and 2013-14).**



**Indian Bank was awarded continuously for past 14 years.**







## PROUD MOMENTS

Go Green !!!

Indian Bank awarded as the 2nd Best Performing Bank in APY among Public Sector Banks by Pension Fund Regulatory and Development Authority.

2nd position among all Banks for sale of Sovereign Gold Bond Scheme in two tranches.

Won 13 Awards during FY 2015-16



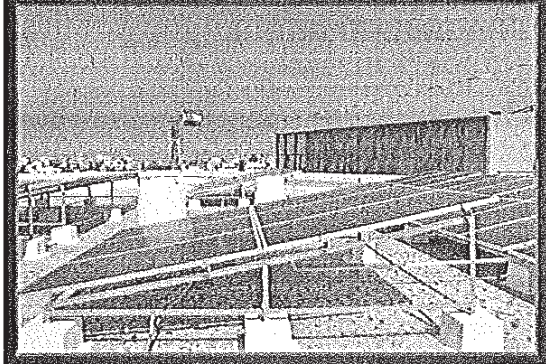
## GREEN INITIATIVES

Go Green !!!

- 66 kWp Solar system installed which would reduce about 4-5% of annual overall expenditure spent on the energy consumption.
- Energy LED fixtures installed as part of energy conservation.
- As a Green Initiatives measure, Tree plantation was carried out across the country and 1.20 lakh saplings were planted.
- Paper usage reduced with transfer of information through Web Portals and e-mails.



**66 kWp Solar Photovoltaic system at  
Corporate office building**



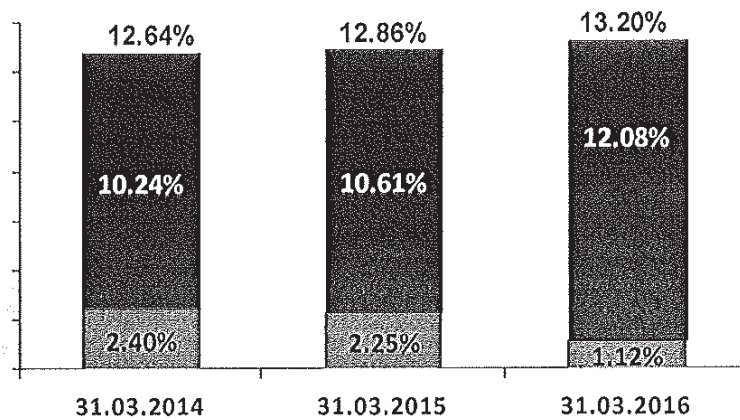


Go Green !!!

**BASEL III: 13.20%**

**CET 1: 11.68%**

■ Tier II (%) ■ Tier I (%)





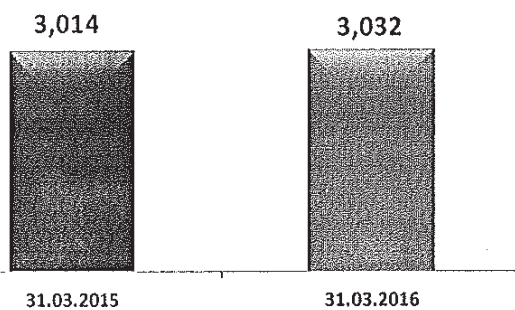
Go Green !!!

Particulars	Actuals				
	QE 31.03.2015	QE 31.12.2015	QE 31.03.2016	YE 31.03.2015	YE 31.03.2016
Interest Income	3956.36	3999.38	3982.81	15852.93	16243.79
Other Income	454.12	439.01	529.37	1363.35	1781.42
Total Income	4410.48	4438.39	4512.18	17216.28	18025.20
Interest Expenditure	2848.43	2888.58	2848.16	11391.65	11797.60
Operating Expenditure	744.81	789.29	836.60	2810.92	3195.51
Salary Expenditure	435.86	498.59	487.25	1742.59	2006.40
Total Expenditure	3593.24	3677.87	3684.76	14202.57	14993.11
Net Interest Income	1107.93	1110.80	1134.65	4461.28	4446.19
Net Interest Margin (%)	2.48	2.31	2.38	2.50	2.33

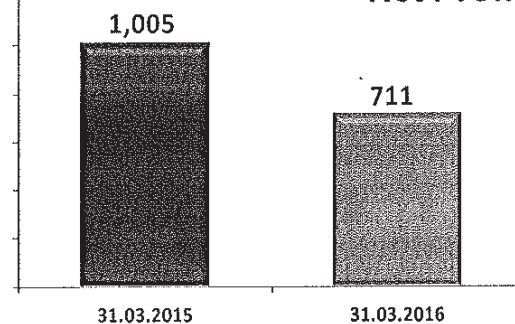
Other Income improved by 30.66% for FY 2015-16

Go Green !!!

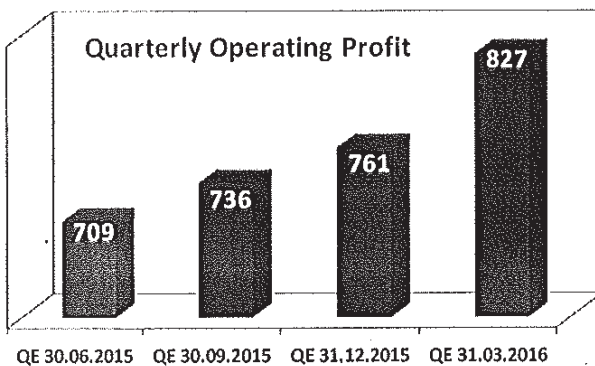
## Operating Profit



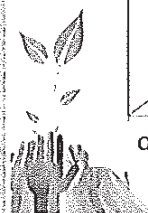
## Net Profit



## Quarterly Operating Profit



**Operating Revenue (NII + Other Income)**  
Improved by 6.92% from ₹ 5825 crore to ₹ 6228 crore

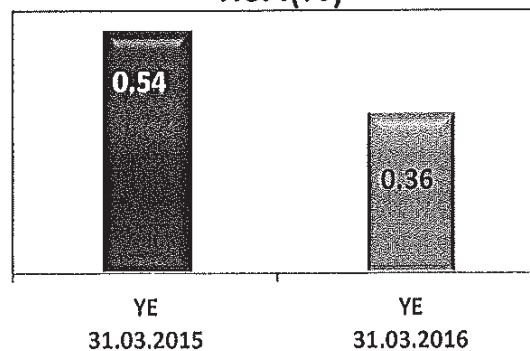


## KEY RATIOS

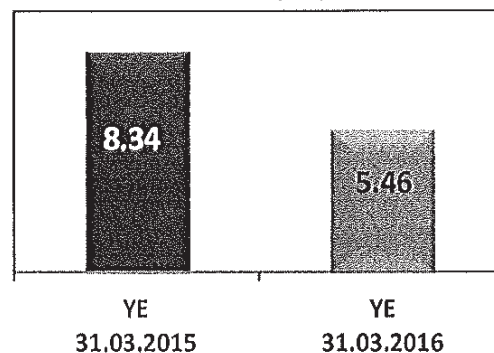
Go Green !!!

Parameters (Global)	YE 31.03.2015	YE 31.03.2016
Cost of Deposits	7.10	6.76
Yield on Advances	10.19	9.63
Return on Assets (RoA)	0.54	0.36
Net Interest Margin	2.50	2.33
Return on Investments (Domestic) including Dividend Income, trading profit and Net of amortization	7.96	8.04
Return on Average Networth (RoE)	8.34	5.46
Business per Employee (₹ in lakhs)	1443.40	1531.19

**RoA(%)**



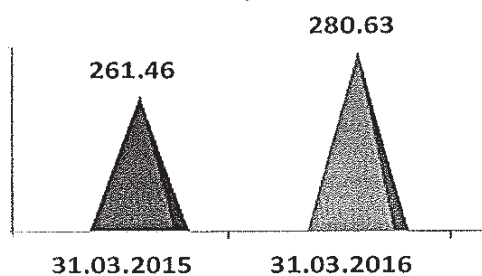
**ROE (%)**



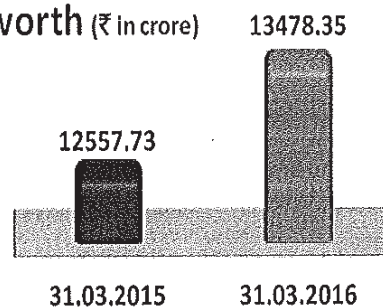


Go Green !!!

## Book value per share (₹)



## Networth (₹ in crore)



**Earnings Per Share: ₹ 14.81 for YE Mar'16**



## PROVISIONS

(₹ In crore)

Go Green !!!

Provisions and Contingencies	QE 31.03.2015	QE 31.12.2015	QE 31.03.2016	2014-15	2015-16
Total Provisions	611.08	718.23	742.92	2008.53	2320.71
Of Which:					
Provisions for NPAs	451.05	777.18	966.56	1288.60	2399.19
Depreciation on Investments	22.48	-14.61	10.75	-58.38	39.90
Standard Advances	49.99	-49.64	-92.72	139.06	-134.91
Income Tax	48.53	0.18	-70.67	463.46	243.92





Go Green !!!

## ASSET QUALITY

(₹ in crore)

Parameters	YE Mar-15	YE Mar-16
Gross NPAs opg.	4562.20	5670.44
Fresh NPAs	3338.87	5703.82
Reduction	2230.63	2547.22
Gross NPA closing	5670.44	8827.04
Gross advances	128831.69	132632.14
Gross NPA as % to Gross advances	4.40	6.66
NPA provisions	2164.14	3043.07
Total deductions	2523.49	3407.64
Net NPAs	3146.95	5419.40
Net advances	125863.55	129049.08
Net NPAs as % to Net advances	2.50	4.20
Stressed Assets (Gross NPA & Standard Restructured)	15614.66	15193.27

Gross NPA: 6.66%

Net NPA: 4.20%

Total Recovery: ₹ 901 crore for FY 2015-16







## RESTRUCTURED ASSETS

(₹ in crore)

Go Green !!!

### Position of Restructured accounts as on 31.03.2016

Accounts Restructured upto 2014-15	22263.98
Accounts Restructured during 2015-16	1181.96
Restructured Advances Total	23445.94
Less Accounts closed and partial recoveries made and bonds of discoms (net of additional disbursement if any)	10379.84
ARCIL accounts	591.87
AUC Accounts	324.13
Standard Restructured Accounts upgraded on account of satisfactory performance	3159.25
Restructured Advances outstanding as on 31.03.2016	8990.85
Of the above -- NPA Category	2624.62
Standard Restructured Advances outstanding as on 31.03.2016	6366.23
NPV Provision held as on 31.03.2016	242.66
Restructured accounts slipped to NPA during March 16	1465.40

Standard Restructured Advances		
Details	Mar'15	Mar'16
CDR	1549	760
NON CDR	8395	5606
Standard Restructured Outstanding	9944	6366

**₹ 675.48 crore  
restructured in Q4  
2015-16 in support to  
unprecedented rainfall  
in Tamilnadu**

## EXPOSURE TO STRESSED INDUSTRIES

(₹ in crore)

Go Green !!!

STRESSED INDUSTRIES	2014		2015		2016	
	GLOBAL COMMITTED EXPOSURE	% TO TOTAL EXPOSURE	GLOBAL COMMITTED EXPOSURE	% TO TOTAL EXPOSURE	GLOBAL COMMITTED EXPOSURE	% TO TOTAL EXPOSURE
POWER	16451	9.55%	17507	9.60%	14385	7.43%
PORTS / ROADS	5699	3.31%	5085	2.79%	5660	2.92%
TEXTILES	5439	3.16%	5314	2.91%	5432	2.81%
IRON AND STEEL	5734	3.33%	5185	2.84%	5211	2.69%
COLLIERY, MINING and	340	0.20%	286	0.16%	332	0.17%
AVIATION	567	0.33%	563	0.31%	559	0.29%
Total	34230	19.87%	33940	18.61%	31580	16.31%

### Industry Exposure to Stressed Sector

- Above 20% since 2014
- Reached 24% at present
- Against 16% for Indian Bank







## BANK PROFILE Q4 2015-16

Go reen !!!

**Business: ₹ 310918 crore**

**Deposits: ₹ 178286 crore**

**Advances: ₹ 132632 crore**

**Branches: 2565**

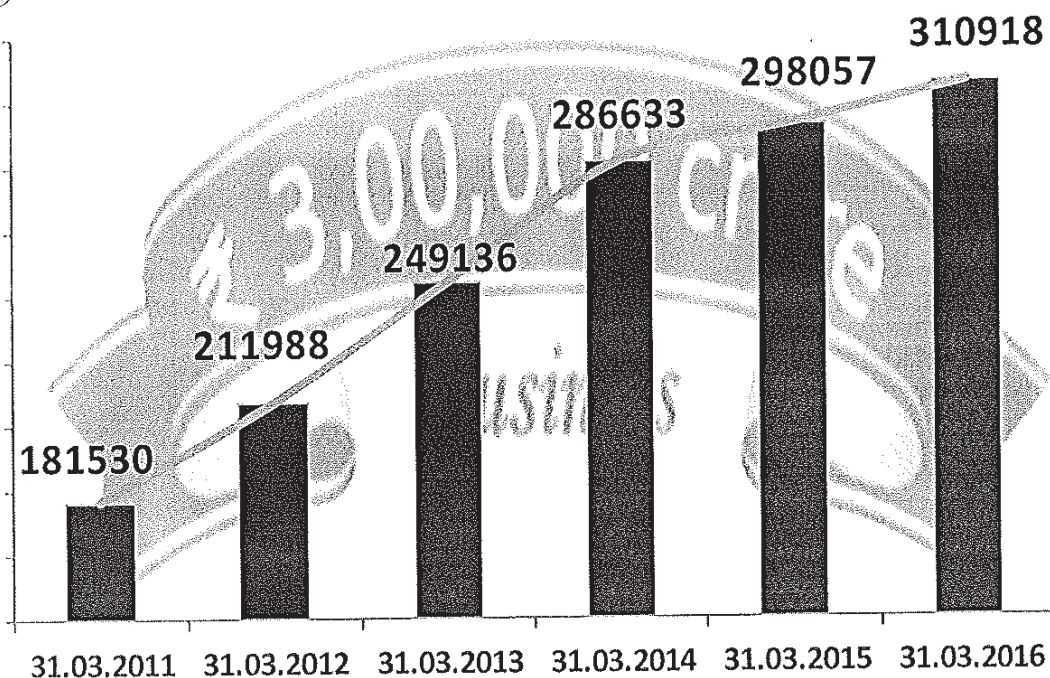
**ATM/BNAs: 2784**

**Clientele : 4.25 crore**





Go Green !!!

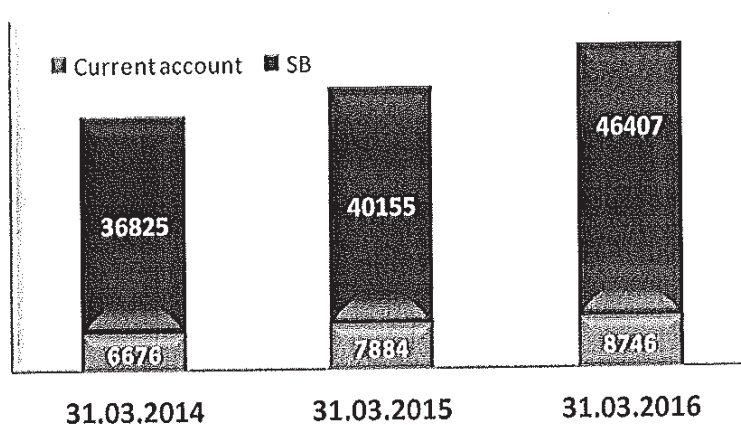


**5 YEAR CAGR: 11.4 %**

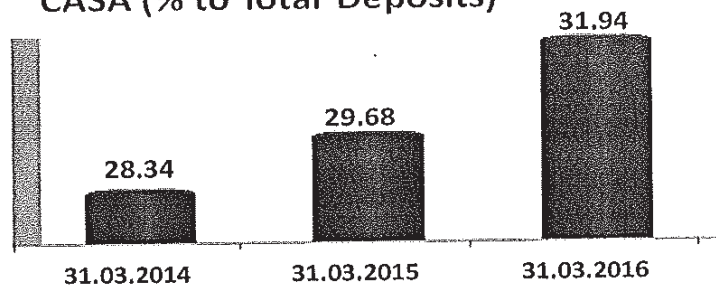


**CASA (Domestic)**  
**to Total Deposit**  
**improved to 31.94%**

**CASA (Domestic)**



**CASA (% to Total Deposits)**





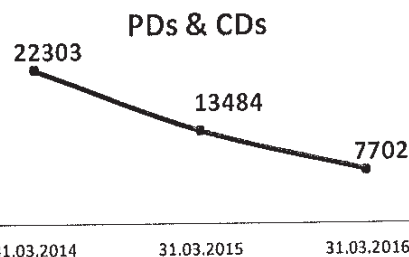
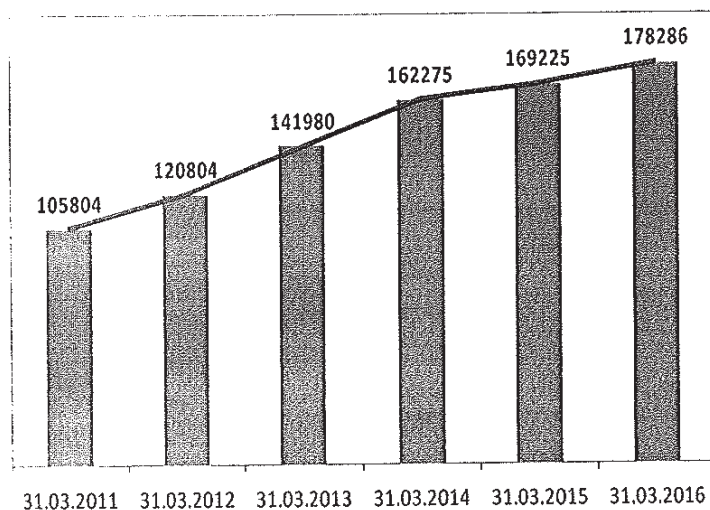


Go Green !!!

## DEPOSITS (GLOBAL)

(₹ in crore)

5 YEAR CAGR: 11%



Bulk Deposits shed to the tune of ₹ 5782 crore during the year

Share of Bulk Deposits to Total Deposits (domestic) was 4.46% as on 31<sup>st</sup> Mar'16

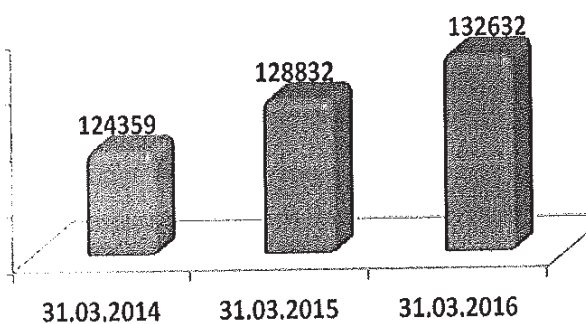




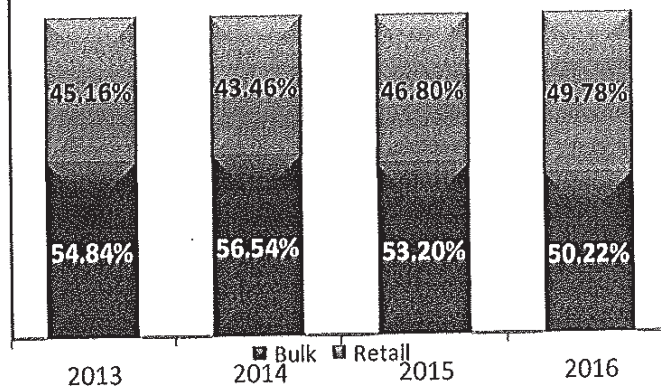
## ADVANCES (GLOBAL)

(₹ In crore)

Advances (Global)

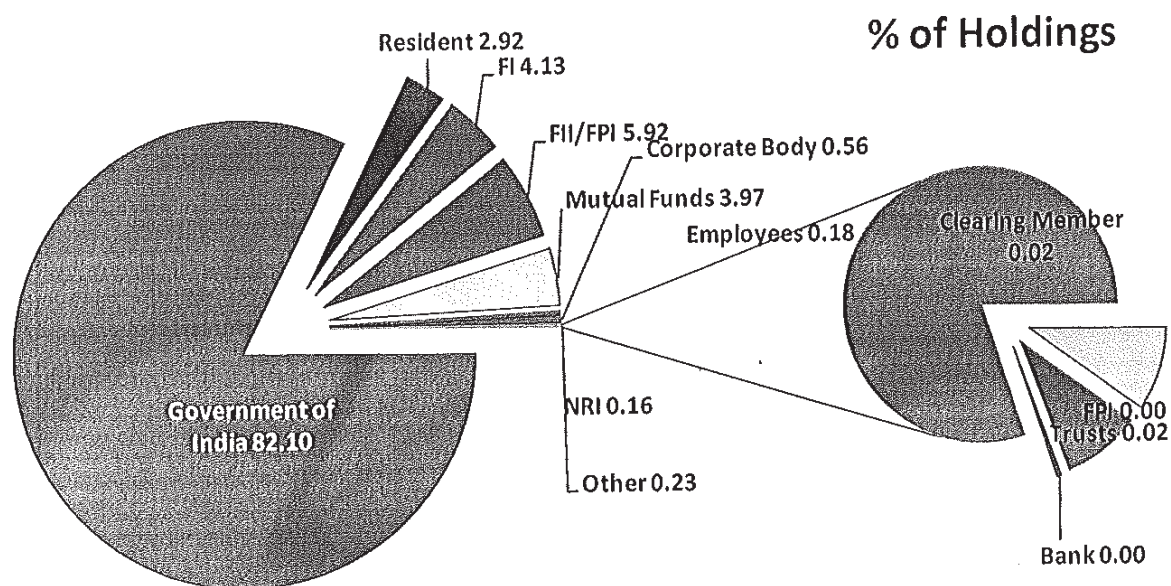


Share of Bulk vs Retail Advances (Domestic)



**5 YEAR CAGR: 11.9%**

## SHAREHOLDING PATTERN

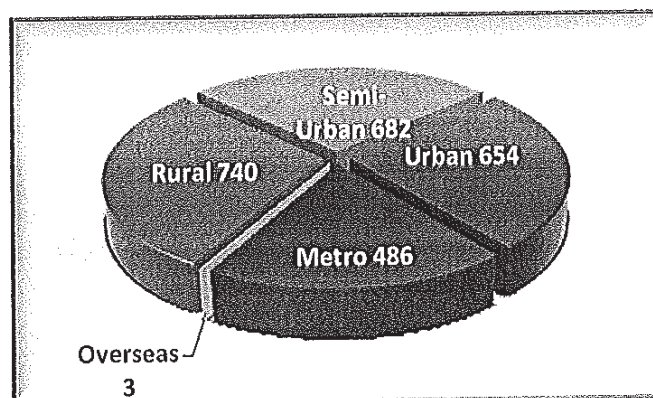
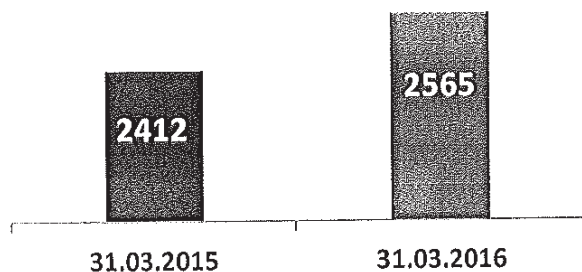




## BRANCH NETWORK

Go Green !!!

### No. of Branches (Global)



**153 Branches opened during FY 2015-16**

### TOP 5 STATES

States	No of Branches	% to Total Branches
TAMIL NADU	998	38.95
ANDHRA PRADESH	221	8.63
UTTAR PRADESH	142	5.54
KERALA	134	5.23
MAHARASHTRA	131	5.11

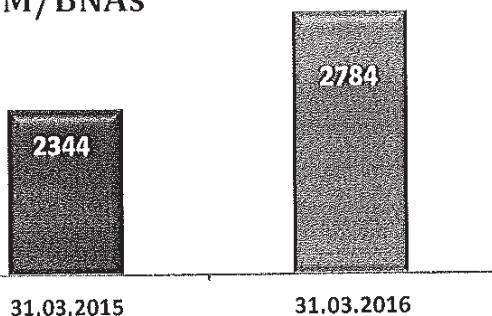




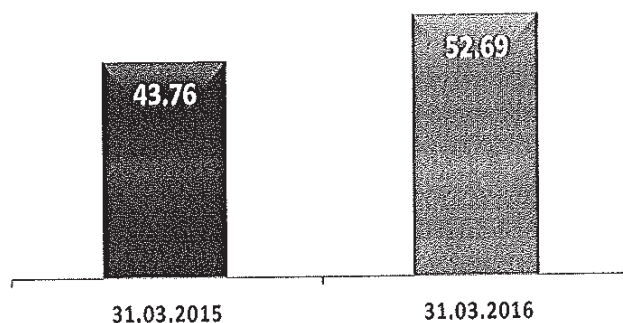
## PERFORMANCE UNDER 24 x 7 BANKING

Go Green !!!

### ATM/BNAs



### Transactions on Digital Channels (in %)



**253 BNAs Operational and 59% branch transactions migrated**

**Pass book Kiosk installed at 216 locations**

**Availability of ATM at 97%, higher than the Industry average**

**ATM Card Base of 1.37 crore.**

**Average hit per day per ATM at 162, is one among the highest in the industry**





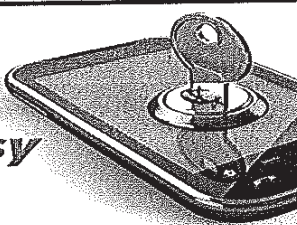
## DIGITAL BANKING INITIATIVES

Go Green !!!

Now, Banking made  
Simple & Safe  
use

**Ind MobiEasy**

Lock-Unlock Net / Mobile  
just by sending an SMS.

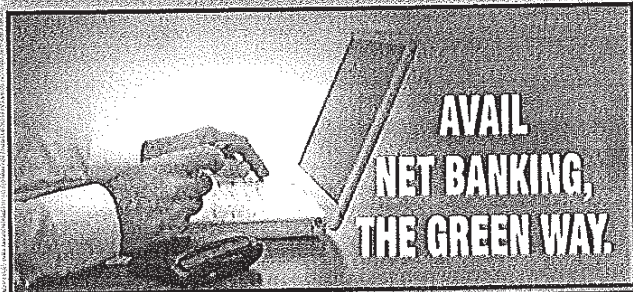


**SCAN AND PAY**  
Cash Free Payments



**IndPay Mobile Banking**

Banking at your finger Touch  
24x7 Funds Transfer  
Balance Enquiry, Mini statements  
Mobile & DTH Recharge etc.



**AVAIL  
NET BANKING,  
THE GREEN WAY.**

**IB Smart  
Remote**

Mobile App makes everything  
possible within moments!



Experience  
the power of  
Controlling your  
Debit Card through  
your Smartphone

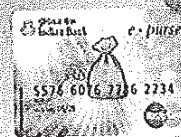


register your Mobile no.  
now!

give a missed call to

**09289592895**

And know your Account  
Balance instantly



*easy way for your budgeting*

## PERFORMANCE UNDER PRIORITY SECTOR

Go Green !!!

Performance of the Bank under Priority Sector

Details	31.03.2013		31.03.2014		31.03.2015		31.03.2016		National Mandatory Target to ANBC (%)
	Amt o/s	% to ANBC	Amt o/s	% to ANBC	Amt o/s	% to ANBC	Amt o/s	% to ANBC	
Agriculture	17000.56	19.65	18558.96	18.32	23609.37	20.16	23017.56	18.68	18%
JL-AGRI	10316.62		12451.54		14567.69		14857.32		
Other than JL- Agri	6683.94		6107.42		9041.68		8160.24		
MSME	11020.22		12153.10		14932.59		19388.99		
Education	3259.35		3272.31		3023.80		2893.07		
Housing	4612.22		4989.73		4496.43		4836.32		
Others	528.34		5.10		6.61		197.58		
Total Priority Sector	36420.69	42.10	38979.20	38.49	46068.80	39.34	50333.52	40.85	40%
WEAKER SECTION	9367.29	10.83	11109.58	10.97	13293.67	11.35	13918.33	11.30	10%
SMALL/MARGINAL FARMER	6607.09	7.64	7971.92	7.87	9842.73	8.41	10186.36	8.27	7%
MINORITY	5471.42	15.02	6197.99	15.03	6388.27	15.02	7082.01	15.07	15%

All the targets set under Priority Sector achieved during FY 2015-16





## PERFORMANCE UNDER PMJDY/PMSBY/PMJJBY/APY/PMMY/GBS

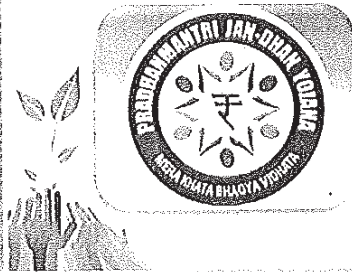
Go <sup>Green</sup> !!!

Details as on 31.03/2016	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	29.93 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in crore)	316.35
Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)	14.57
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	16.45 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	7.29 lakh
Applications enrolled under Atal Pension Yojana	0.99 lakh
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	1484.35
Mobilisation under Gold Bond Scheme (Amount ₹ in crore)	131.39

**Zero Balance  
Accounts to Total:  
19.66%**

**Aadhar Seeded:  
10.61 lakh**

**Aadhar Enabled  
Transactions:  
(AEPS): 34.22 lakh**



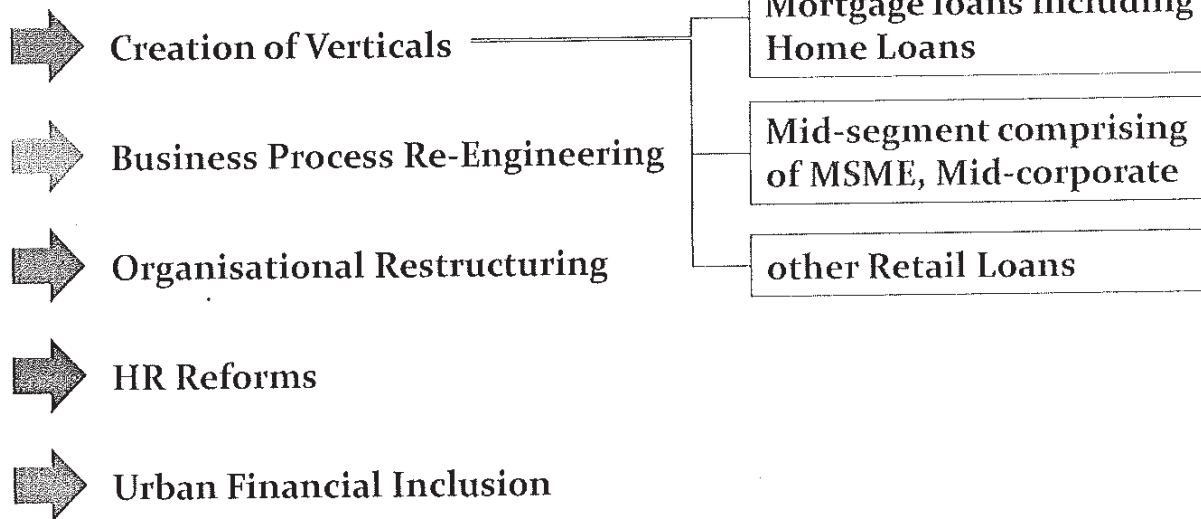
**Rupay card  
issuance to Total  
Accounts: 98.86%**

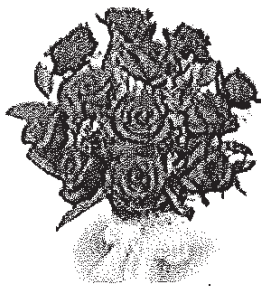
**2<sup>nd</sup> best performing  
Bank among PSBs  
in Mobilisation of  
APY**

**100% of POS devices  
have been enabled for  
carrying out Rupay  
card transactions  
against industry  
average of 49.89%.**

Go  Green III

**To position ourselves as Mid Sized Bank with focus on Retail & Mid-corporate segment**





**THANK YOU**



**Go Green !!!**

