PERFORMANCE ANALYSIS Q2/H1 2017-18

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Key Strengths

- Well recognized brand in the Indian Banking Industry
- Demonstrated consistent performance in a challenging environment.
- Continuously Profit making & Dividend paying Bank
- Strong liquidity and Stable funding profile
- Better capitalization, Healthy Financials and controlled GNPA.
- Reaffirmed strong ratings
- 111 Years of dedicated banking services to the Nation
- Customer Base of 45 million+
- Pan India presence with 8593 customer touch points

Important Financial Parameters Q2 2017-18 (Global)

Operating Profit ₹ 1375.61 crore Y-o-Y growth of 36.71%	Net Profit ₹451.54 crore Y-o-Y growth of 11.45%	NIM at 2.85%	RoE at 11.98%
Net Interest Income ₹1543.67 crore Y-o-Y growth of 20.76%	Other Income ₹714.59 crore Y-o-Y growth of 22.23%	RoA at 0.79%	Cost-Income Ratio at 39.09%
Gross NPA at 6.67%	Net NPA to 3.41%	Provision Coverage Ratio of 65.40%	CRAR (BASEL III) at 13.16%

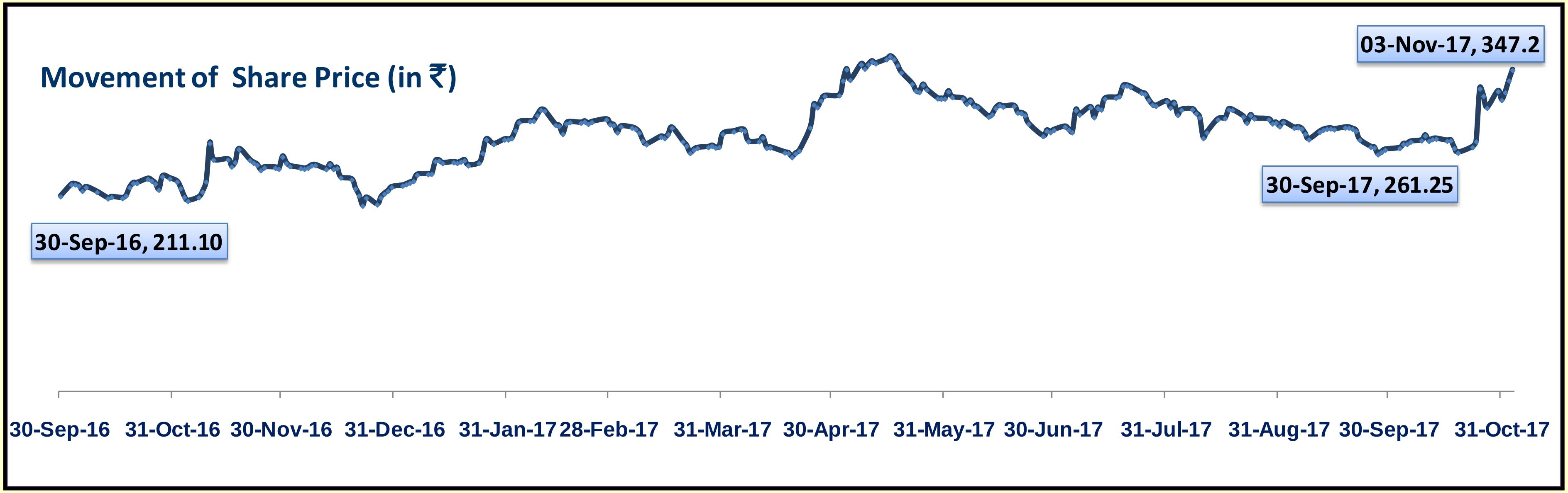
Business Parameters Q2 2017-18

Indian Bank
111 Years of Service

Total Balance Sheet * ₹ 2,29,958 crore Y-o-Y growth of 11.89%	Total Deposits * ₹ 198669 crore Y-o-Y growth of 11.51%	Total Advances * ₹ 144206 crore Y-o-Y growth of 14.21%	SB Deposits * ₹ 59763 crore Y-o-Y growth of 20.63%
Current Account Deposits * ₹ 12455 crore Y-o-Y growth of 41.31%	Retail Loans ₹ 23048 crore Y-o-Y growth of 21.06%	Housing Loans ₹12370 crore Y-o-Y growth of 19.69%	Mortgage Loans ₹1880 crore Y-o-Y growth of 60.37%
Auto Loans ₹1258 crore Y-o-Y growth of 26.55%	Agriculture Loans ₹27796 crore Y-o-Y growth of 12.64%	MSME Loans ₹ 25612 crore Y-o-Y growth of 28.91%	Corporate /Others ₹61590 crore Y-o-Y growth of 7.83%

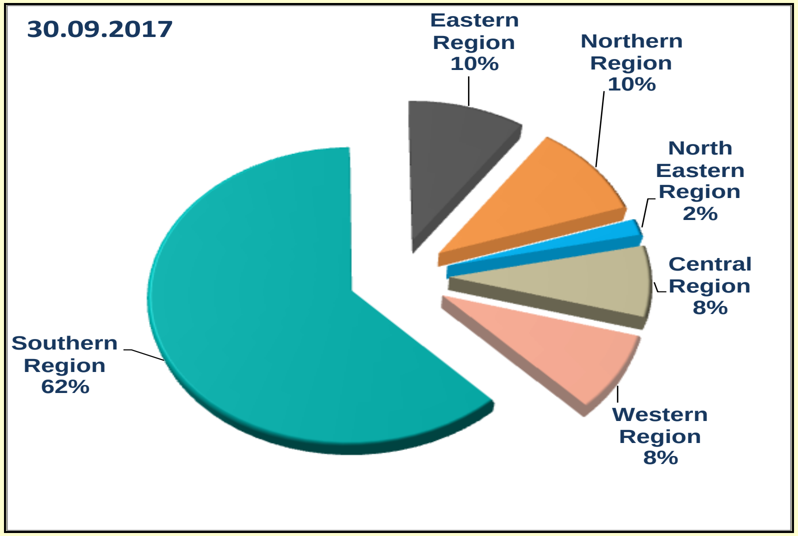
* Global

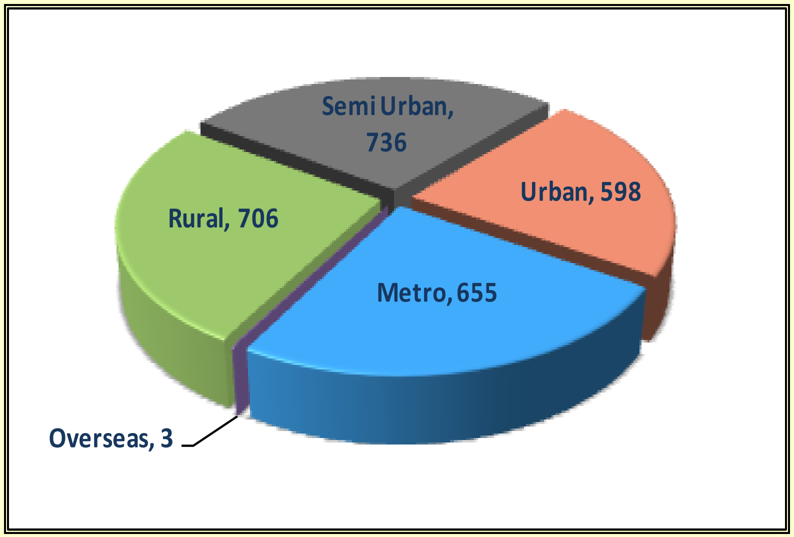
Movement of Bank's Share Price

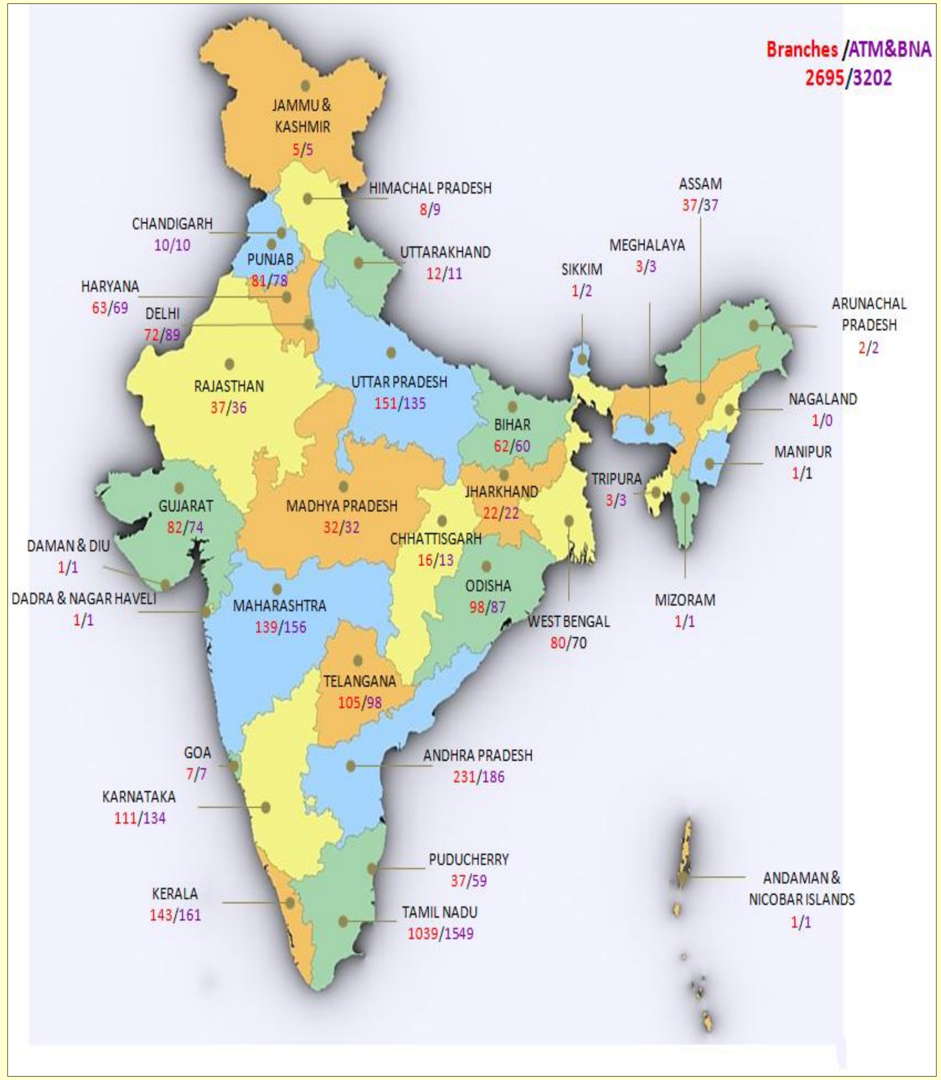


Market Capitalization as on 03.11.2017 ₹16675.73 crore as against ₹10138.96 crore as on 30.09.2016

Branch Network







Ratings

Standard & Poor's Global Ratings

BBB-/STABLE/A-3

CARE Ratings

AT I AA+/STABLE

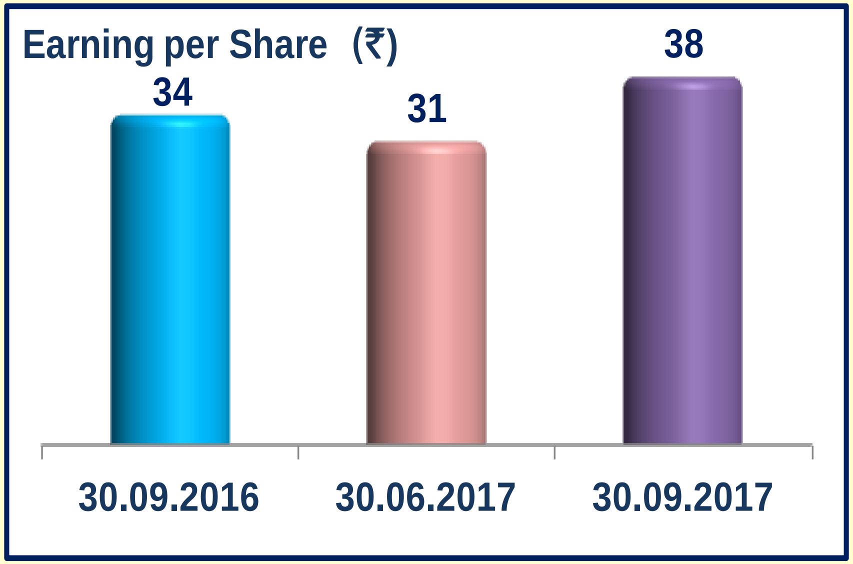
CRISIL

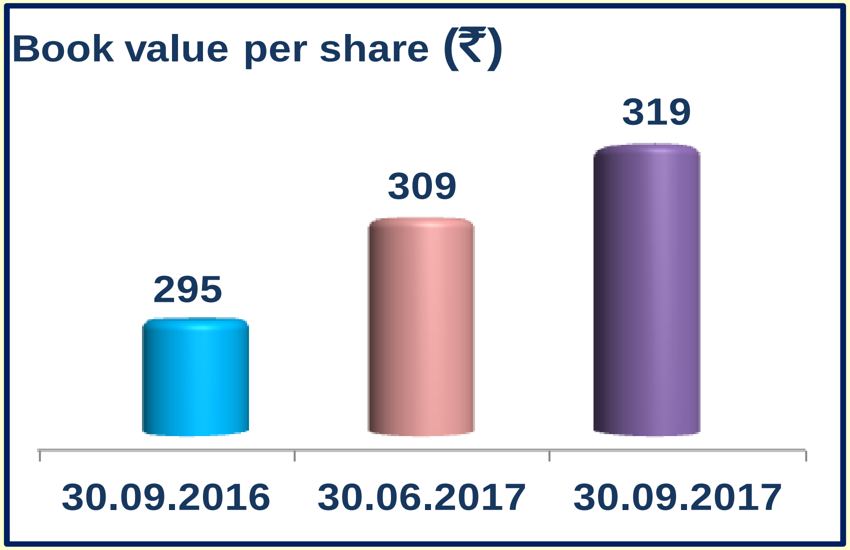
AT I AA+/STABLE
Upper Tier II AAA/STABLE
Lower Tier II AAA/STABLE

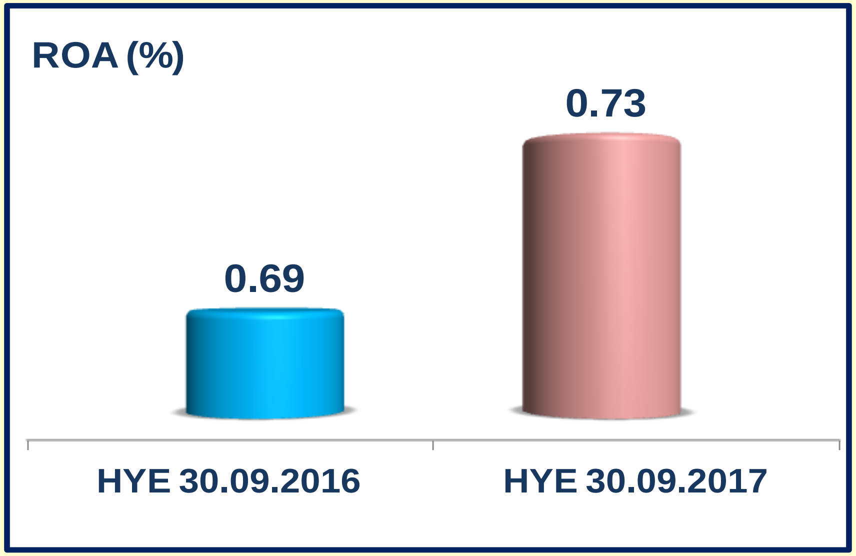
Key Financial Ratios

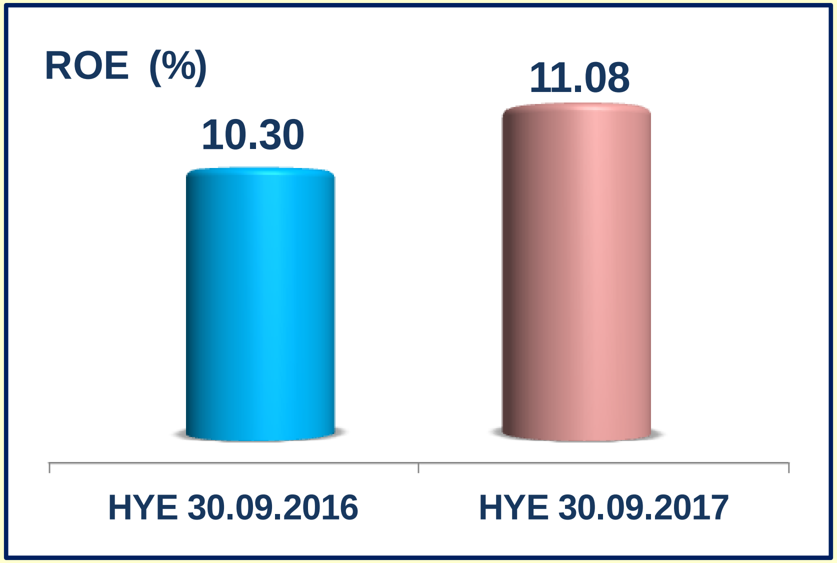
Parameters (Global)	QE 30.09.2016	QE 30.06.2017	QE 30.09.2017	HYE 30.09.2016	HYE 30.09.2017
Cost of Deposits	6.13	5.51	5.34	6.23	5.42
Cost of Funds	5.28	4.76	4.59	5.40	4.67
Yield on Advances	9.31	8.70	8.60	9.27	8.65
Yield on Funds	7.76	7.36	7.29	7.85	7.33
Return on Assets (RoA)	0.79	0.66	0.79	0.69	0.73
Net Interest Margin					
Global	2.64	2.73	2.85	2.56	2.79
Domestic	2.70	2.79	2.92	2.61	2.85
Return on Investments (Domestic)	9.07	8.89	8.60	8.87	8.75
Return on Average Networth (RoE)	11.60	10.17	11.98	10.30	11.08
Business per Employee (₹ in crore)	14.57	15.13	16.72	14.57	16.72
Business per Branch (₹ in crore)	117.22	121.08	127.08	117.22	127.08
Operating Profit to Gross Business (%)	1.32	1.54	1.60	1.25	1.53
Net profit to Gross Business (%)	0.53	0.46	0.53	0.47	0.48
Other Income to Total Income (%)	12.77	13.62	14.66	11.29	14.14
Cost to Income Ratio (%)	45.99	40.69	39.09	46.08	39.86
Provision Coverage Ratio	55.11	61.65	65.40	55.11	65.40

Key Financial Ratios (Contd.)

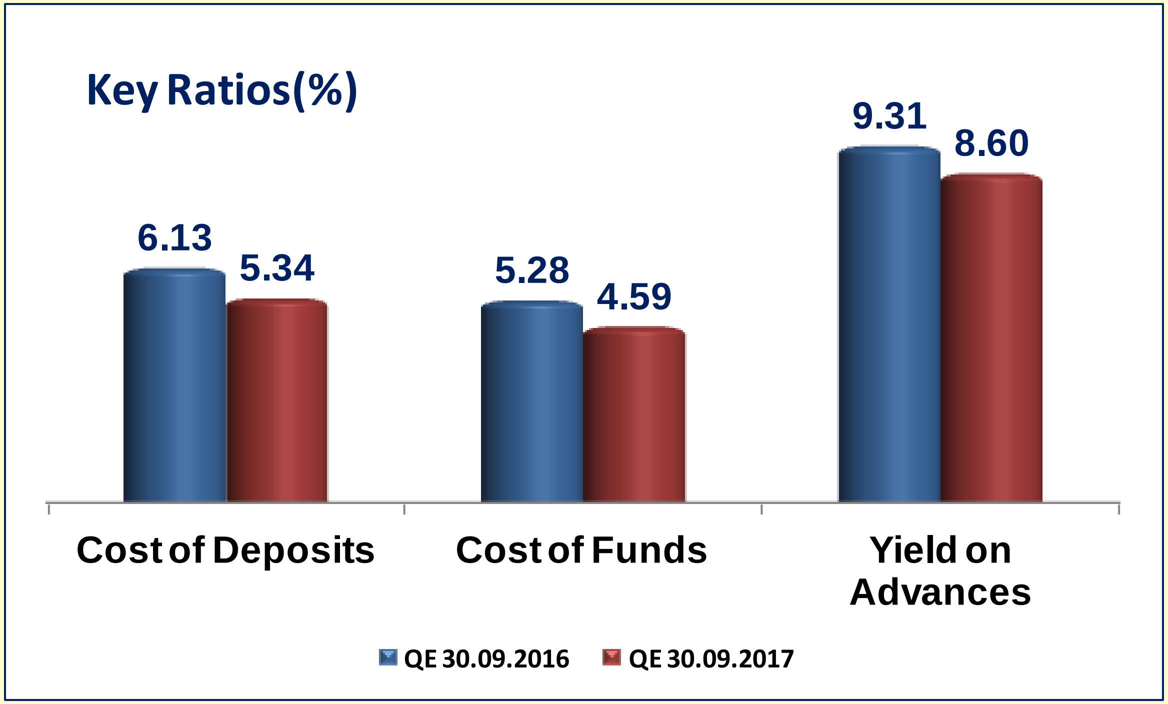








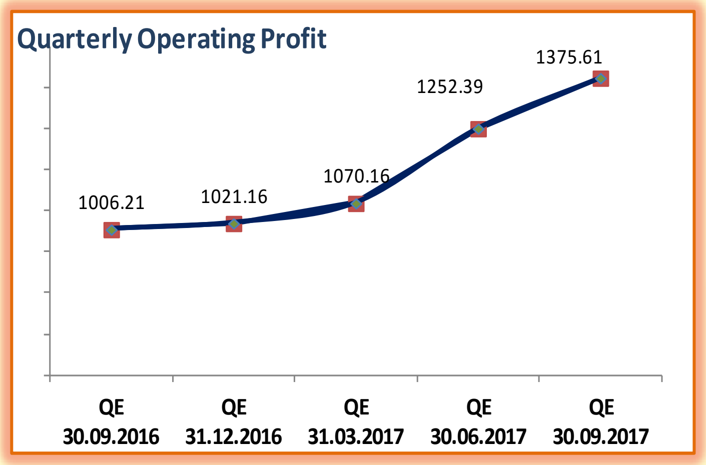
Performance Ratios (Global)

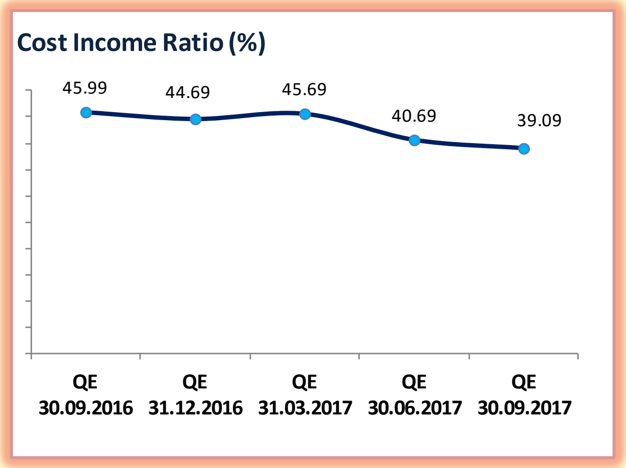


Cost of Deposits contained. Yield on advances declined on account of reduction in MCLR/Base Rate

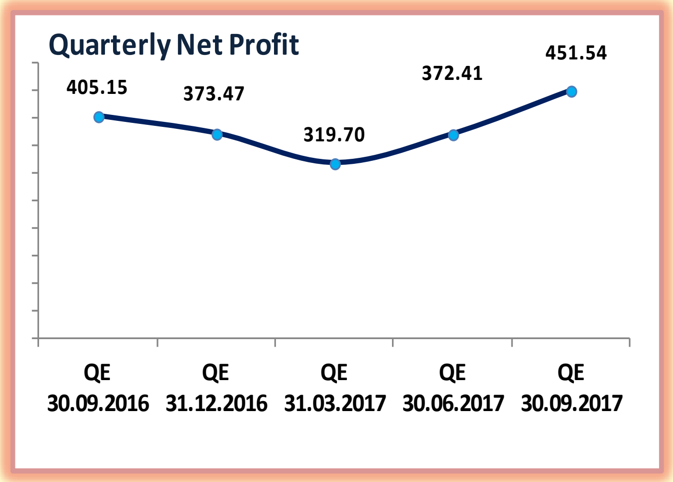
Financial Parameters - Profitability (Global)

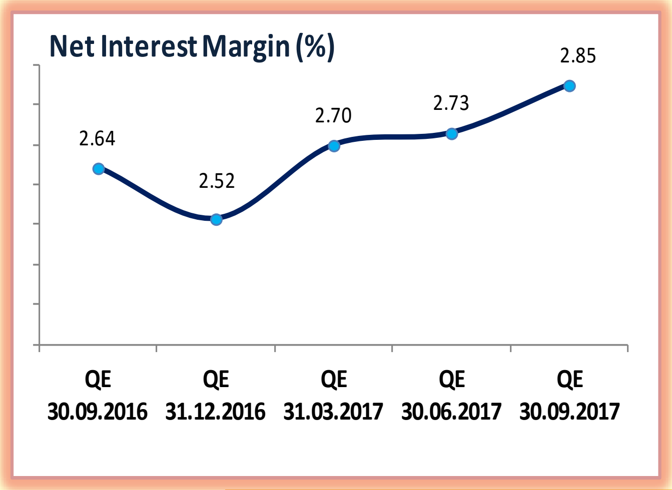
(₹ in crore)



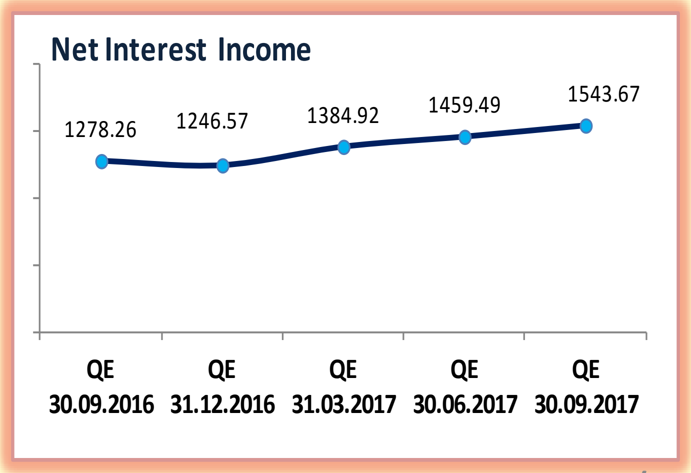


(₹ in crore)





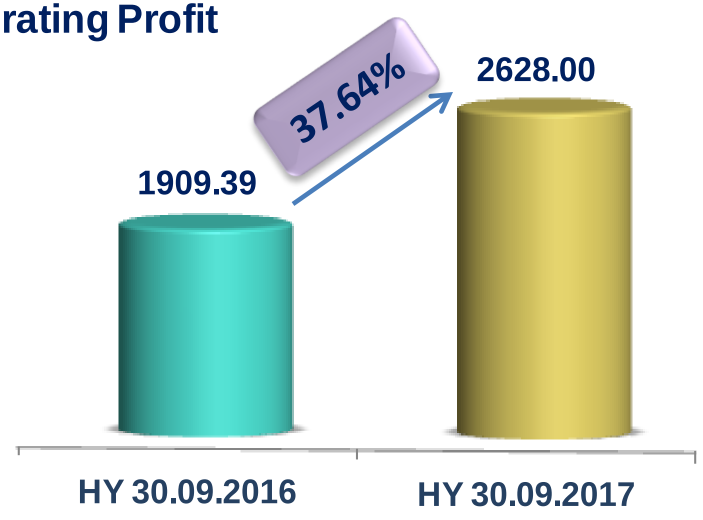
(₹ in crore)



Financial Parameters - Profitability (Global)
Half Year ended Sep 2017

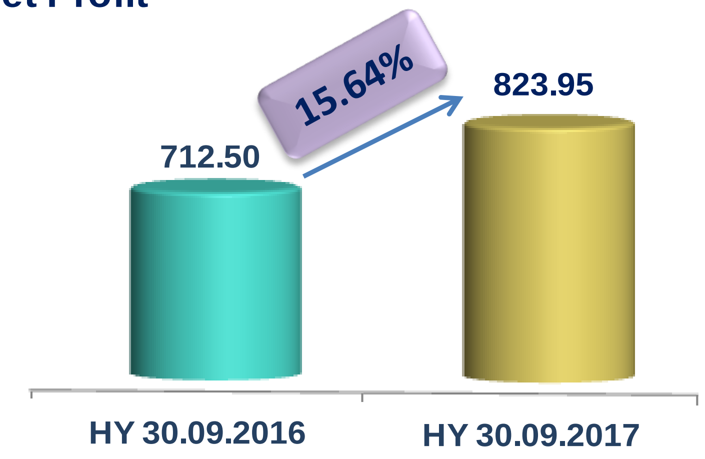
(₹ in crore)

Operating Profit



(₹ in crore)

Net Profit



Profitability Ratios

Sl No.	Particulars	QUARTER ENDED			HALF YEAR ENDED	
		30.09.2016	30.06.2017	30.09.2017	30.09.2016	30.09.2017
1	Operating profit to AWF (%)*	1.95	2.23	2.41	1.86	2.32
2	Cost to Income ratio (%)	45.99	40.69	39.09	46.08	39.86
3	Salary expenses to Total expenses (%)	13.83	14.45	14.57	13.64	14.51
4	Salary Expenses to AWF (%)*	0.96	0.91	0.89	0.96	0.90
5	Other Operating Expenses to AWF (%)*	0.70	0.62	0.65	0.64	0.64
6	Book value (₹)	295	309	319	295	319
7	Earnings per share (₹)	34	31	38	30	34

*AWF - Average Working Funds

Profit Position

(₹ in crore)

Sl. No	Parameters	QUARTER ENDED				HALF YEAR ENDED		
		30.09.2016	30.06.2017	30.09.2017	Y-o-Y(%)	30.09.2016	30.09.2017	Y-o-Y(%)
1	Interest Income	3994.40	4135.98	4159.57	4.14	8065.69	8295.55	2.85
2	Interest Expenses	2716.13	2676.49	2615.91	-3.69	5551.11	5292.39	-4.66
3	NII (Spread 1-2)	1278.26	1459.49	1543.66	20.76	2514.58	3003.15	19.43
4	Other Income	584.62	652.07	714.59	22.23	1026.29	1366.66	33.17
5	Operating Expenses	856.67	859.16	882.65	3.03	1631.48	1741.81	6.76
6	Operating Profit (3+4-5)	1006.21	1252.39	1375.61	36.71	1909.39	2628.00	37.64
7	Net Profit	405.15	372.41	451.54	11.45	712.50	823.95	15.64

Income & Expenditure

(₹ in crore)

Particulars	Quarter Ended				Half Year Ended		
	30.09.2016	30.06.2017	30.09.2017	Y-o-Y(%)	30.09.2016	30.09.2017	Y-o-Y(%)
Interest on Advances	2929.03	2840.51	2906.56	-0.77	5865.91	5747.07	-2.03
Interest on Investments	1039.23	1263.37	1210.45	16.48	2153.15	2473.82	14.89
Other Interest Income	26.14	32.10	42.56	62.84	46.63	74.66	60.11
Total Interest Income	3994.40	4135.98	4159.57	4.14	8065.69	8295.55	2.85
Other Income	584.62	652.07	714.59	22.23	1026.29	1366.66	33.17
Total Income	4579.02	4788.04	4874.17	6.45	9091.98	9662.21	6.27
Interest Expenditure	2716.13	2676.49	2615.91	-3.69	5551.11	5292.39	-4.66
Operating Expenditure	856.67	859.16	882.65	3.03	1631.48	1741.81	6.76
Salary Expenditure	494.18	510.99	509.70	3.14	979.77	1020.69	4.18
Total Expenditure	3572.81	3535.65	3498.56	-2.08	7182.59	7034.21	-2.07
Net Interest Income	1278.26	1459.49	1543.67	20.76	2514.58	3003.15	19.43
Net Interest Margin (%)	2.64	2.73	2.85	xx	2.56	2.79	xx

Non Interest Income

(₹ in crore)

Particulars	QUARTER ENDED			Y-o-Y Growth(%)	HALF YEAR ENDED		Y-o-Y Growth(%)
	30.09.2016	30.06.2017	30.09.2017		30.09.2016	30.09.2017	
Commission, Exchange, Brokerage & Misc Income	165.86	190.63	271.42	63.64	309.12	462.05	49.47
Profit / loss on sale of investments	262.89	303.32	262.23	-0.25	447.24	565.55	26.45
ATM acquirer fee received	33.26	44.27	43.11	29.62	67.03	87.38	30.36
Exchange profit	72.81	44.39	54.24	-25.50	106.20	98.63	-7.13
Recovery in written - off accounts	38.18	53.38	66.61	74.46	74.03	119.99	62.08
Others	11.62	16.08	16.98	46.13	22.67	33.06	45.83
Total Non Interest Income	584.62	652.07	714.59	22.23	1026.29	1366.66	33.17

Other Operating Expenses

(₹ in crore)

Particulars	QUARTER ENDED			Y-o-Y Growth (%)	HALF YEAR ENDED		Y-o-Y Growth (%)
	30.09.2016	30.06.2017	30.09.2017		30.09.2016	30.09.2017	
Rent, Taxes & Lighting	92.56	84.51	69.41	-25.01	148.85	153.92	3.41
Depreciation	40.29	34.53	40.87	1.44	77.60	75.40	-2.84
Repairs & Maintenance	22.26	23.17	26.60	19.50	42.06	49.77	18.33
Insurance	45.46	50.34	50.83	11.81	90.83	101.17	11.38
Fees Others	19.28	16.33	26.84	39.21	36.11	43.17	19.55
ATM Issuer Fee Paid	38.62	45.38	46.42	20.20	78.49	91.80	16.96
Others	104.03	93.91	111.98	7.64	177.77	205.89	15.82
Total Other Operating Expenses	362.50	348.17	372.95	2.88	651.71	721.12	10.65

Performance Highlights Q2 2017-18

(₹ in crore)

Details	30.09.2015	30.09.2016	Y-o-Y(%) (2016)	30.09.2016	30.09.2017	Y-o-Y(%) (2017)
Total Deposits (Global)	**172711**	**178159**	**3.15**	**178159**	**198669**	**11.51**
Savings Bank Deposits (Global)	42018	49540	17.90	49540	59763	20.63
Current Accounts Deposits(Global)	7980	8813	10.44	8813	12455	41.31
CASA (Global)	49999	58354	16.71	58354	72217	23.76
CASA (%) to Total Global Deposits	**28.95**	**32.75**	**xx**	**32.75**	**36.35**	**xx**
Total Advances (Global)	**125292**	**126266**	**0.78**	**126266**	**144206**	**14.21**
Total Advances (Domestic)	**119204**	**120703**	**1.26**	**120703**	**138046**	**14.37**
Agriculture	**23237**	**24677**	**6.20**	**24677**	**27796**	**12.64**
MSME	**16196**	**19869**	**22.68**	**19869**	**25612**	**28.91**
Personal Segment Loans	**18388**	**19039**	**3.54**	**19039**	**23048**	**21.06**
Corporate & Others	**61383**	**57118**	**-6.95**	**57118**	**61590**	**7.83**
Of which: Public Sector Enterprises	**15003**	**15455**	**3.01**	**15455**	**16877**	**9.21**

Business Parameters - Profile

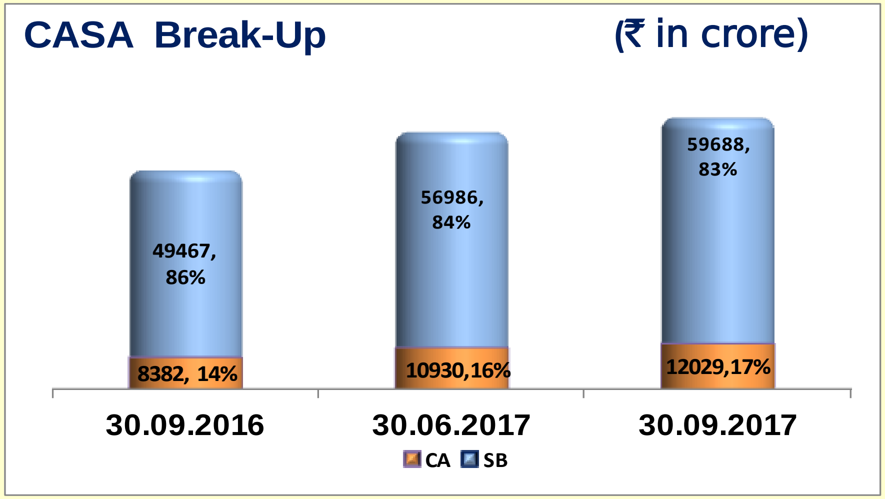
(₹ in crore)

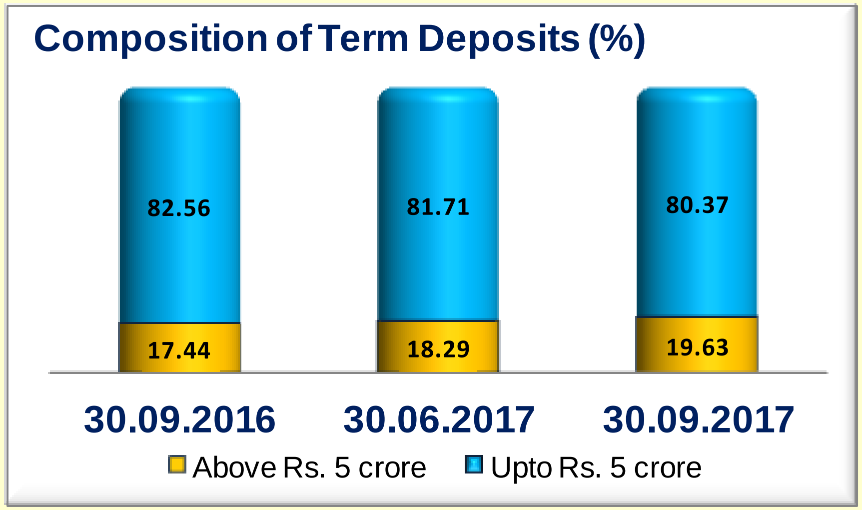
Details	30.09.2016	30.06.2017	30.09.2017	Y-o-Y 2017	
				Amt	(%)
Global Business	**304425**	**325353**	**342875**	**38450**	**12.63**
Domestic	293081	313706	331068	37987	12.96
International	11344	11648	11807	463	4.08
Global Deposits	**178159**	**191462**	**198669**	**20510**	**11.51**
Domestic	172378	185955	193022	20644	11.98
International	5781	5506	5647	-134	-2.32
Gross Advances	**126266**	**133892**	**144206**	**17940**	**14.21**
Domestic	120703	127750	138046	17343	14.37
International	5562	6142	6160	596	10.72

Deposit Profile - Domestic

(₹ in crore)

Details	30.09.2016	30.06.2017	30.09.2017	Y-o-Y 2017	
				Amt	(%)
CASA	57849	67916	71717	13867	23.97
Current Deposits	8382	10930	12029	3646	43.50
Savings Deposits	49467	56986	59688	10222	20.66
CASA Ratio (%)	33.56	36.52	37.15		
of which Savings Bank Ratio (%)	28.70	30.64	30.92		
Term Deposits	114318	117824	121186	6866	6.01





Advances Profile - Domestic

(₹ in crore)

Details	30.09.2016	30.06.2017	30.09.2017
Gross Advances (Domestic)	120703	127750	138046
Retail Advances**	59939	65476	69714
Corporate Advances	60764	62274	68332
Break up of Key Sectors			
Agriculture	24677	25628	27796
MSME	19869	24080	25612
Mortgage Loans (Including Home Loan)	11505	13314	14250

** All advances upto ₹5 crore

16.31% (Y-o-Y)

Retail Advances
(upto ₹ 5 crore)

12.64% (Y-o-Y)

Agriculture

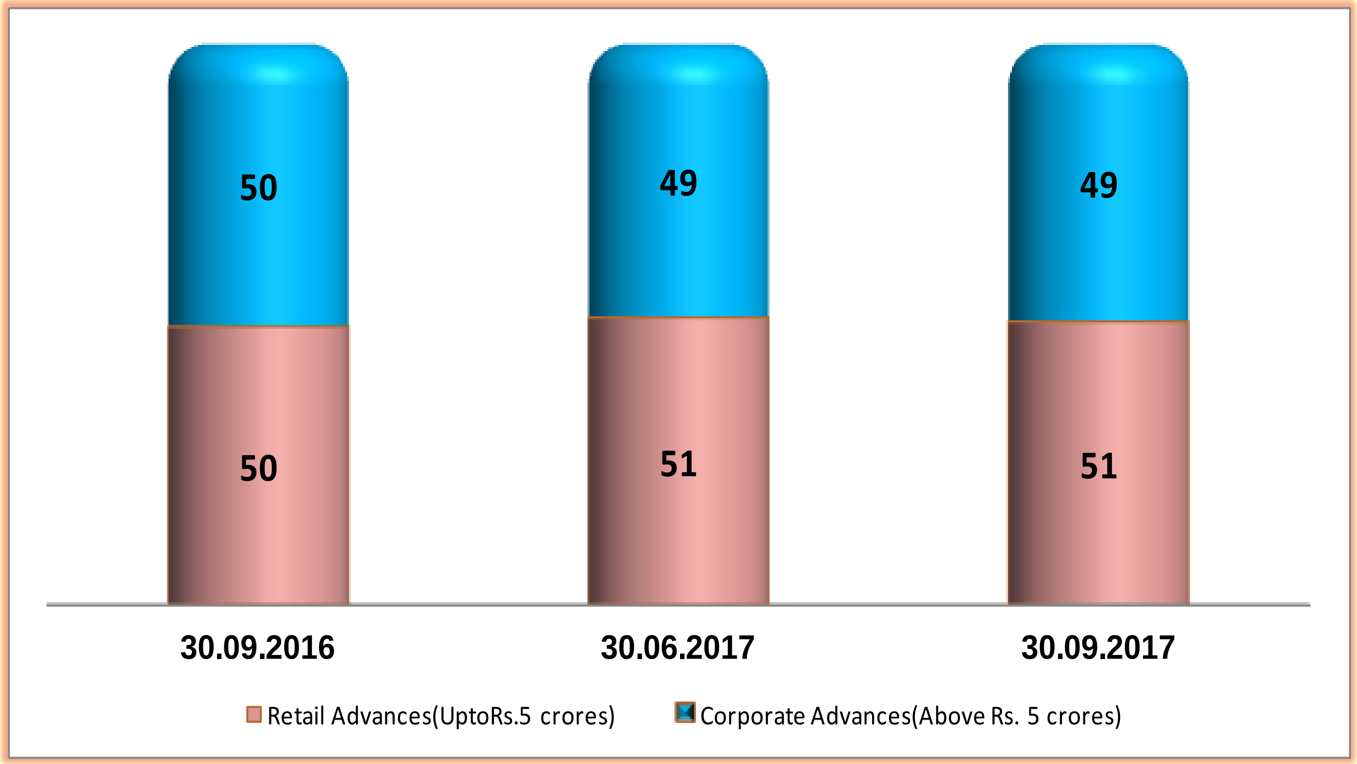
28.91% (Y-o-Y)

MSME

23.86% (Y-o-Y)

Mortgage & Home Loans

Domestic Advances Profile – Retail vs Corporate(%)



Composition of Retail & Corporate portfolio maintained amidst robust growth of 14.37% year-on-year in Advances

Portfolio Exposure – Domestic Advances

(₹ in crore)

Details	30.09.2016	% share to Gross Advances	30.09.2017	% share to Gross Advances
Infrastructure	20628	17.09	23268	16.86
Power	10009	8.29	9484	6.87
Telecom	622	0.52	489	0.35
Roads	4597	3.81	4874	3.53
Other infrastructure	5400	4.47	8421	6.10
Basic Metal	4575	3.79	5173	3.75
Iron & Steel	3677	3.05	4035	2.92
Textiles	4125	3.42	4660	3.38
Petroleum, Coal Products & Nuclear Fuels	1582	1.31	2602	1.88
All Engineering	2633	2.18	2743	1.99
Food Processing	2926	2.42	3580	2.59
Chemicals & Chemical Products	825	0.68	952	0.69
Trade	3358	2.78	3641	2.64
Commercial Real Estate	1968	1.63	4921	3.56
Home Loans	10335	8.56	12370	8.96
Auto Loans	995	0.82	1258	0.91
Other Retail Loan	7638	6.33	9420	6.82
Agriculture	24677	20.44	27796	20.14
Others (Other Industries/Sectors)	34438	28.53	35662	25.83
Total Domestic Advances	120703	100.00	138046	100.00

Power Sector Exposure

(₹ in crore)

Sector	Generation		Distribution		Transmission		NPA		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	FB	NFB
Central Government Undertakings	680.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	680.72	0.00
State Government Undertakings	3829.21	258.37	1457.25	500.00	345.02	0.00	0.00	0.00	5631.48	758.37
Private Sector	4355.14	941.48	200.00	72.17	0.00	0.00	777.76	0.00	5332.90	1013.65
Total	8865.07	1199.85	1657.25	572.17	345.02	0.00	*777.76	0.00	11645.10	1772.02

*8.77% of sector and 8.08% of Total NPA

State - wise: Power Sector Exposure

(₹ in crore)

State	State DISCOMs			Other than DISCOMs						Total			Grand Total
				Central/State			Private						
	FRP BONDS	FB	NFB	Invt	FB	NFB	Invt	FB	NFB	FRP BONDS + Invt	FB	NFB	
Andhra Pradesh	0	0	0	0	369	0	32	691	50	32	1060	50	1142
Assam	0	0	15	0	0	0	0	0	0	0	0	15	15
Chattisgarh	0	0	0	0	0	0	0	898	310	0	898	310	1208
Delhi	0	0	0	58.2	623	0	0	268	72	58	890	72	1021
Gujarat	0	121	200	0	10	0	0	129	96	0	260	296	556
Haryana	170	76	0	0	0	0	0	5	0	170	80	0	250
Karnataka	0	0	0	0	1475	0	0	0	0	0	1475	0	1475
Madhya Pradesh	0	0	0	0	0	0	0	33	0	0	33	0	33
Maharashtra	0	0	0	0	1047	0	0	59	14	0	1107	14	1121
Orissa	0	0	0	0	0	0	0	401	10	0	401	10	410
Punjab	0	0	0	0	0	0	0	174	0	0	174	0	174
Rajasthan	0	0	0	0	90	0	0	83	46	0	173	46	218
Tamil Nadu	181	706	300	0	0	0	6	1221	429	187	1927	729	2843
Telangana	175	29	0	0	100	0	0	0	0	175	129	0	304
Uttar Pradesh	0	0	0	0	0	0	0	283	0	0	283	0	283
Uttarkhand	0	0	0	0	0	0	0	240	0	0	240	0	240
West Bengal	0	0	0	0	1083	229	0	0	0	0	1083	229	1312
Other States	0	0	0	0	0	0	0	33	1	0	33	1	34
NPA								778		0	778	0	778
Total	525	932	515	58	4797	229	39	5294	1028	622	11023	1772	13417

FRP Bonds - Financial Restructuring Plan Bonds

Investments

(₹ in crore)

Parameters	30.09.2016	30.06.2017	30.09.2017
Gross Domestic Investment (Without netting LAF borrowing)	52527	61500	68482
SLR	42209	51179	58288
Non SLR	10318	10322	10194
Held For Trading (HFT)	245	36	246
Available For Sale (AFS)	14957	22964	29520
Held To Maturity (HTM)	37324	38501	38716
Modified Duration Trading Portfolio(%)	4.30	3.78	4.31

Parameters	30.09.2016	30.06.2017	30.09.2017
Central Government Securities	33568	39562	44057
State Government Securities	8294	11395	14194
Other Approved Securities	36	36	36
Debentures & Bonds	8236	8552	8497
Shares	551	750	785
Others	1842	1205	913
Gross Domestic Investment (Without netting LAF)	52527	61500	68482

Balance Sheet - Snapshot

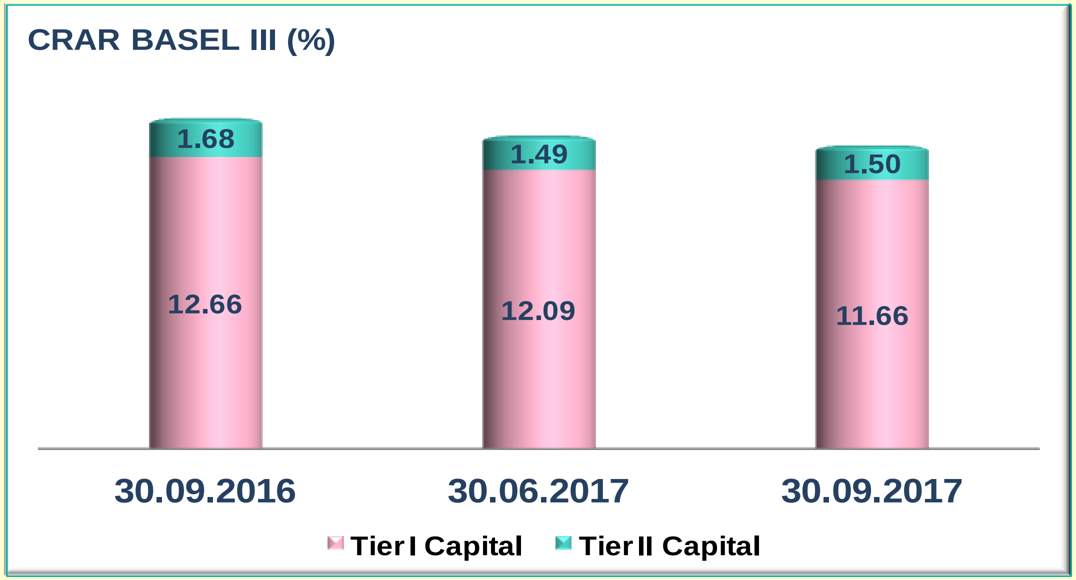
(₹ in crore)

LIABILITIES		
As on	30.09.2016	30.09.2017
Capital	480	480
Reserves & Surplus	16445	17493
Deposits	178159	198669
Borrowings	4259	8129
Other Liabilities & Provisions	6179	5187
Total	**205522**	**229958**
ASSETS		
As on	30.09.2016	30.09.2017
Cash & Balance with RBI	8788	4180
Bal. with banks & money at call	5260	4099
Investments	59245	68674
Advances	122563	139206
Fixed Assets	3443	3427
Other Assets	6222	10372
Total	**205522**	**229958**

Capital Adequacy

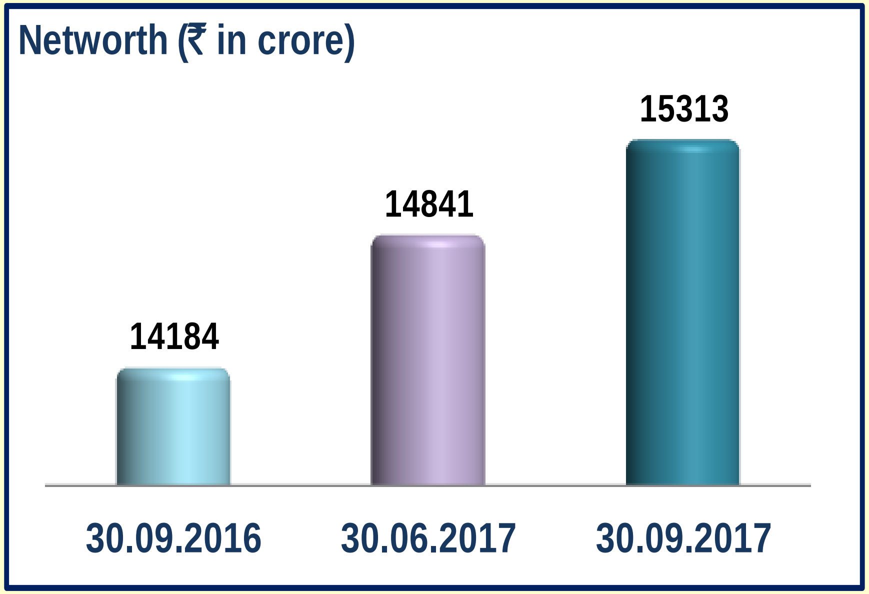
Particulars	30.09.2016	31.03.2017	30.06.2017	30.09.2017
Capital	17060.31	17930.03	18011.41	18095.18
Common Equity Tier I capital (CET 1)	14559.90	15532.43	15530.34	15536.54
Additional Tier I	496.81	500.00	500.00	500.00
Tier II Capital	2003.60	1897.60	1981.07	2058.65
Total Risk Weighted Assets	118937.32	131436.47	132592.10	137511.05
CRAR				
Total CRAR(%)	14.34	13.64	13.58	13.16

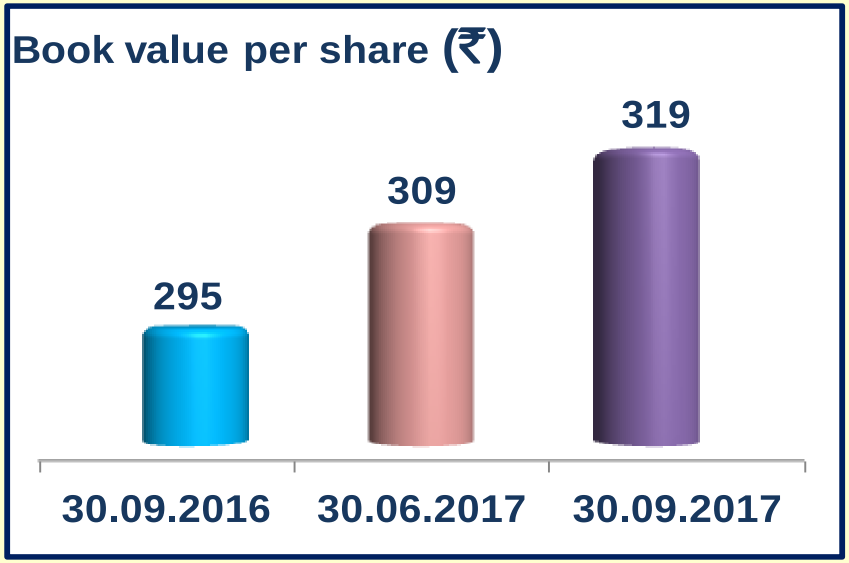
Bank's CRAR upon plough back of Quarterly profit would be higher at 13.76%



Capital - Equity

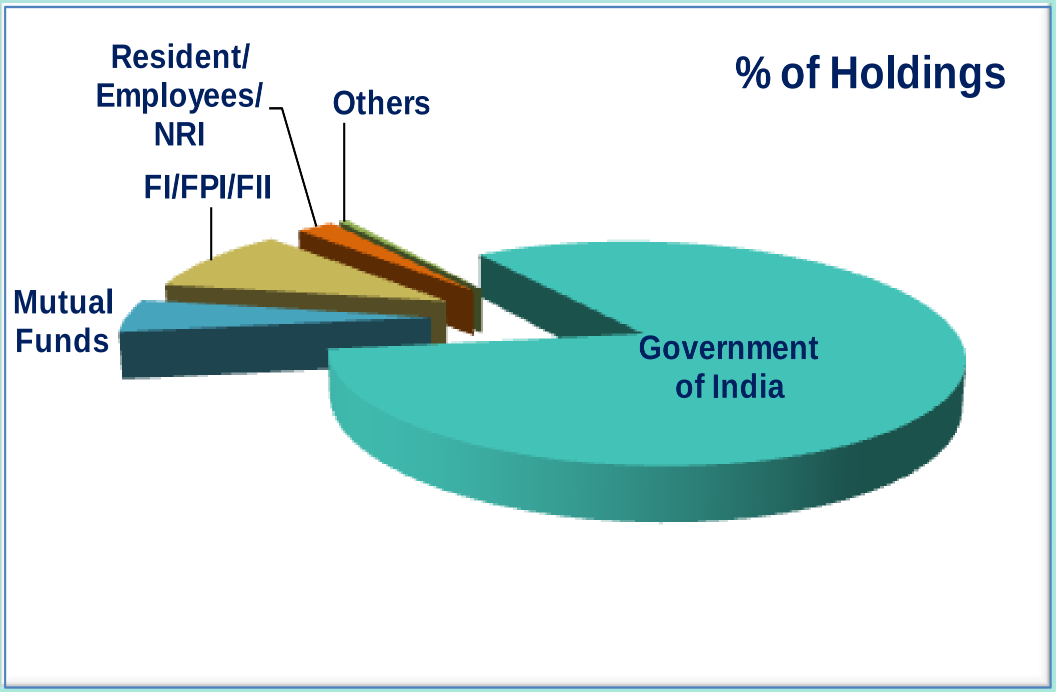
Networth increased by 7.95% as on 30.09.2017 over 30.09.2016





Book value per share increased to ₹ 319 as on 30.09.2017 from ₹ 295 as on 30.09.2016

Shareholding Pattern (as on 30.09.2017)



Pattern of Equity Shareholding	
Shareholder	**%**
Government of India	**82.10**
FI/FPI/FII	**9.93**
Mutual Funds	**4.97**
Resident/Employees/NRI	**2.41**
Others	**0.59**
Corporate Body	0.40
Clearing Member	0.11
Trust	0.02
Bank	0.06

Asset Quality - Classification

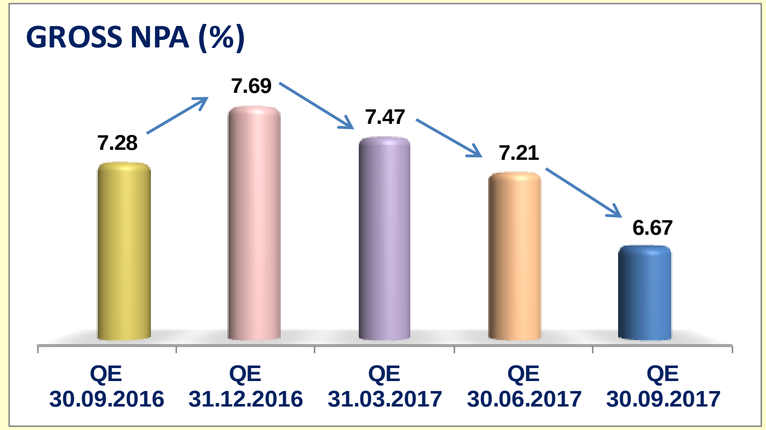
(₹ in crore)

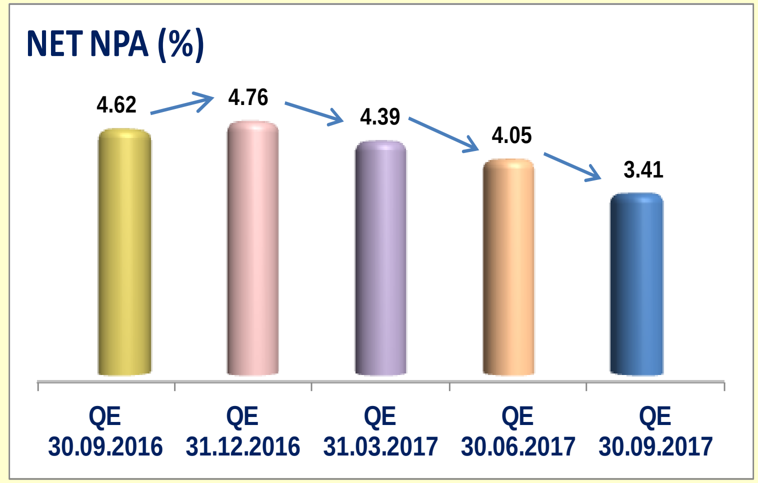
	Standard Advances	Restructured Standard Advances	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
30.09.16	110668	6405	9192	15598	126266
% Share	87.65	5.07	7.28	12.35	100.00
30.06.17	119842	4397	9653	14050	133892
% Share	89.51	3.28	7.21	10.49	100.00
30.09.17	130233	4349	9624	13973	144206
% Share	90.31	3.02	6.67	9.69	100.00

Movement of NPA

(₹ in crore)

Parameters	Q.E 30.09.2016	Q.E 30.06.2017	Q.E 30.09.2017
Gross NPA opening Balance	8894.24	9865.13	9653.00
ADD:Slippages+Additions	951.54	709.45	356.17
Sub-Total	9845.78	10574.58	10009.17
Less:Cash Recovery	148.55	136.04	146.24
Less:Upgradation	103.24	212.55	76.56
Less:Technical Write off + Expenditure	320.01	562.00	145.31
Less:Normal Write off	81.90	10.99	17.11
Less:Assigned to ARCs	0.00	0.00	0.00
Sub-Total	653.70	921.58	385.22
Gross NPA closing Balance	9192.07	9653.00	9623.95
Provisions	3160.68	4041.96	4516.54
Others (interest Realisable,etc.)	374.43	372.44	359.22
Net NPA	5656.96	5238.60	4748.19
Gross NPA%	7.28	7.21	6.67
Net NPA%	4.62	4.05	3.41
AUC Recovery	50.87	64.85	66.30
Provision Coverage Ratio (%)	55.11	61.65	65.40





NPA contained amidst challenging environment

Slippage Ratio declined to 0.82% in H1 2017 from 1.41% in H1 2016

Provisions and Contingencies

(₹ in crore)

Provisions and Contingencies	QE 30.09.2016	QE 30.06.2017	QE 30.09.2017	HY 30.09.2016	HY 30.09.2017
Total Provisions	601.06	879.99	924.05	1196.89	1804.05
Of which:					
Provisions for NPAs	615.48	690.85	633.35	941.96	1324.21
Provision on Investments	-36.12	-15.14	38.82	-62.25	23.68
Provision towards Standard advances	-13.12	36.04	86.77	19.81	122.81
Provision for Restructured advances	-27.27	-7.11	-22.42	-37.15	-29.53
Income Tax	122.79	164.43	179.51	301.62	343.94
Others	-60.69	10.92	8.02	32.90	18.94

Sector - wise Stressed Advance

(₹ in crore)

Sector	Stressed Adv (%) to Gross Advances (Respective Sector) 30.06.2017	30.09.2017				
		GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	A	B	C	D=(B+C)	E	F =D/E %
Agriculture	2.64	608	18	626	27796	2.25
Home Loan	3.00	202	122	324	12370	2.62
Education Loan	7.45	165	51	216	3204	6.74
Micro & Small Enterprises	8.56	1535	171	1706	22482	7.59
Others	15.11	7114	3987	11102	78355	14.17
Total	10.49	9624	4349	13973	144206	9.69

Sector - wise NPA

(₹ in crore)

Sector	GNPA 30.09.2016	% to Gross Advances (Respective sector)	GNPA 30.06.2017	% to Gross Advances (Respective Sector)	GNPA 30.09.2017	% to Gross Advances (Respective Sector)
Agriculture	604	2.50	647	2.38	608	2.19
Home Loan	154	1.66	216	1.85	202	1.63
Education Loan	347	10.74	221	5.94	165	5.16
Micro & Small Enterprises (Priority)	1230	6.86	1543	7.39	1535	7.08
Others	6857	9.80	7026	9.69	7114	8.99
Total	9192	7.27	9653	7.21	9624	6.67
Priority	2253	3.98	2510	4.42	2397	4.14
Non Priority	6939	9.96	7143	9.26	7227	8.37
Total	9192	7.27	9653	7.21	9624	6.67

Industry - wise NPA

(₹ in crore)

Industry	30.09.2016		30.06.2017		30.09.2017	
	Gross NPA	% to sector Gross Advances (Respective sector)	Gross NPA	% to sector Gross Advances (Respective sector)	Gross NPA	% to sector Gross Advances (Respective sector)
Metal and Metal Products (Incl. Iron & Steel)	3159	67.64	3583	75.45	3608	69.74
Coal and Mining	295	59.74	250	55.36	265	57.86
All Engineering	415	19.28	490	18.30	613	22.34
Textiles	705	17.20	691	15.93	667	14.31
Infrastructure	1249	6.64	1399	6.77	1382	5.94
Of which: Power & Power Discom	673	6.76	786	9.04	778	8.20
Construction & Contractors	463	33.56	658	50.87	666	34.88
Other Industries (including other Sectors)	2908	3.07	2582	2.59	2422	2.28
Total	9192	7.28	9653	7.21	9624	6.67

Restructured Assets

(₹ in crore)

S.No	Details	QE Sep 2016		QE Sep 2017	
		No	Amount	No	Amount
1	Opening balance of standard restructured accounts (Quarter beginning)	9050	6294.46	6823	4397.14
2	Fresh restructuring during the period	36	349.97	1	0.15
3	Upgraded from NPA and continuing as restructured accounts	29	2.05	32	7.79
4	Fresh disbursement less recoveries	-142	109.14	-256	-9.97
5	Total (1+2+3+4)	8973	6755.62	6600	4395.11
6	Account slipped during the period	469	164.06	158	30.56
7	Account satisfactorily performed during the period	112	186.08	185	15.11
8	Total (6+7)	581	350.14	343	45.67
9	Closing balance of standard restructured accounts (5-8)	8392	6405.48	6257	4349.44

Restructured Assets - Sector Wise

(₹ in crore)

Sector	As on 30.09.2016	Of which: Standard	As on 30.06.2017	Of which: Standard	As on 30.09.2017	Of which: Standard
Agriculture	101.62	48.69	67.25	19.28	61.66	18.14
Education	78.74	59.79	67.27	55.71	59.98	50.86
Home Loan	213.46	208.06	145.29	136.20	127.95	122.26
Non Priority	8123.24	5648.68	6432.13	3891.90	6431.41	3878.40
Other Priority	197.07	145.40	152.20	106.84	146.57	109.06
SME	408.61	294.87	299.62	187.21	278.01	170.72
Total	9122.74	6405.49	7163.76	4397.14	7105.58	4349.44

Restructured Assets - Major Industries

(₹ in crore)

Industry	Outstanding as on 30.09.2017	% share to Total Restructured	Of Which: Standard	% share to Total Standard Restructured
Infra-Power	2551.99	35.92	2141.85	49.24
Power discom	29.27	0.41	29.27	0.67
Road	696.99	9.81	682.97	15.70
Port	115.68	1.63	0.00	0.00
Iron & Steel	736.93	10.37	251.33	5.78
Contractor	337.52	4.75	0.36	0.01
Textiles	140.33	1.97	0.00	0.00
Sugar	280.29	3.94	280.29	6.44
Chemicals	53.61	0.75	53.61	1.23
Edu. Institution	161.09	2.27	89.17	2.05
Cement	138.31	1.95	20.80	0.48
Engineering	130.38	1.83	2.01	0.05
Other Industries	1366.3	19.23	526.73	12.11
Total of Industries	6709.42	94.42	4049.12	93.77
Total Restructured Advances	7105.58	100	4349.44	100

Stressed Standard Advances - Industry wise

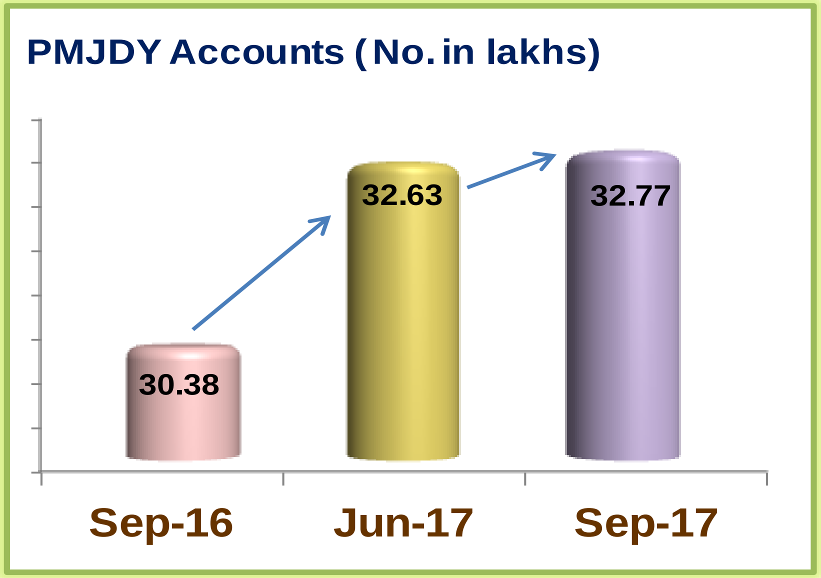
(Under various restructuring schemes) As on 30.09.2017

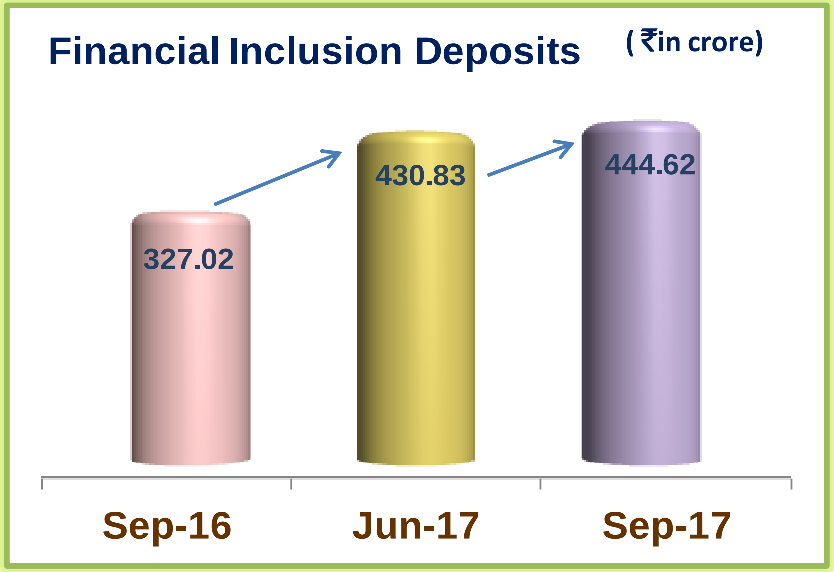
(₹ in crore)

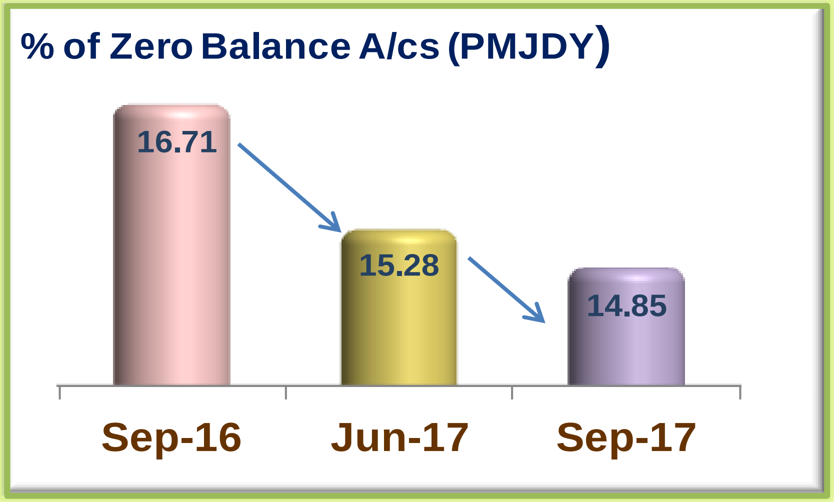
As on 30.09.2017								
Sector	Total		5:25		SDR		S4A	
	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding
Power	5	343.24	4	296.52	1	46.72		
Road & Port	3	200.63	1	76.84	2	123.79		
Telecom	1	52.23			1	52.23		
Textiles	2	108.5					2	108.5
Iron & Steel	2	381.18	2	381.18				
All Engineering	1	62.67			1	62.67		
Sugar	1	41.84					1	41.84
Pharma & Chemical	0	0						
Construction	1	73.89					1	73.89
Total	16	1264.18	7	754.54	5	285.41	4	224.23

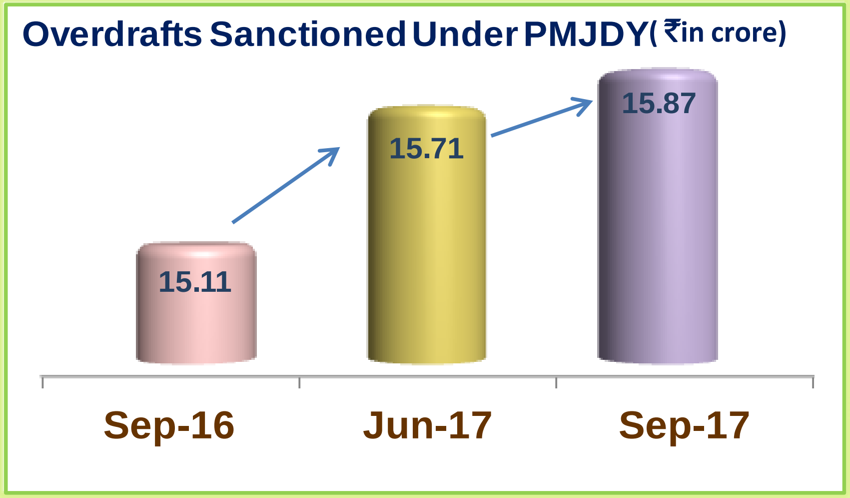
Only Standard Accounts

Financial Inclusion (1/2)

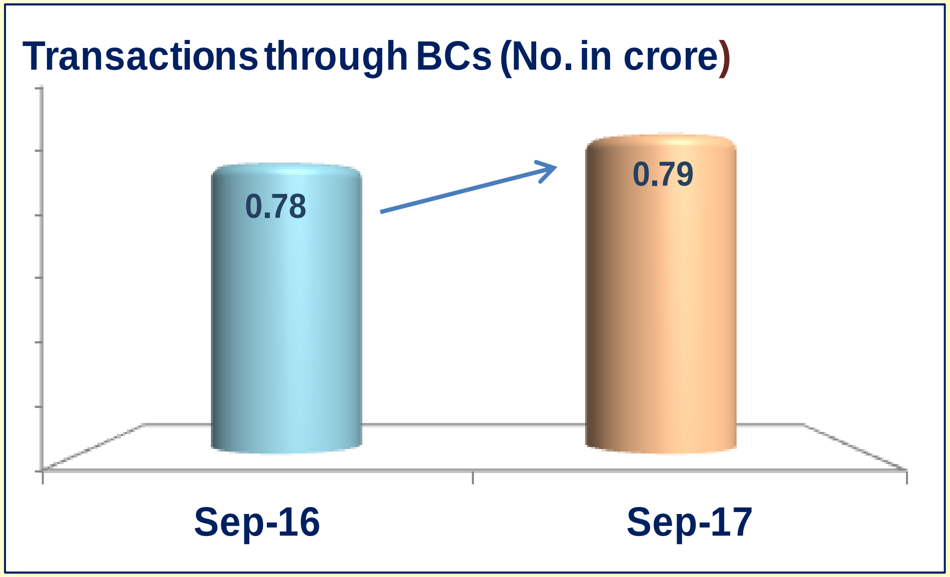


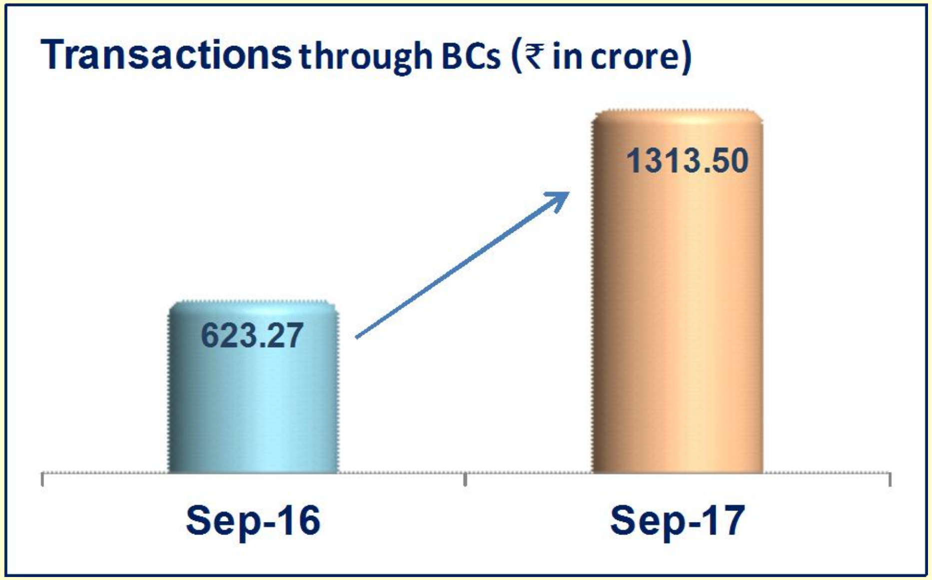




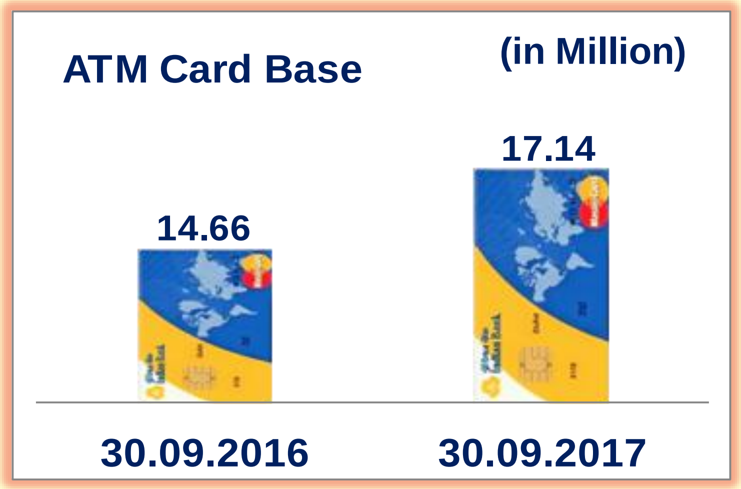


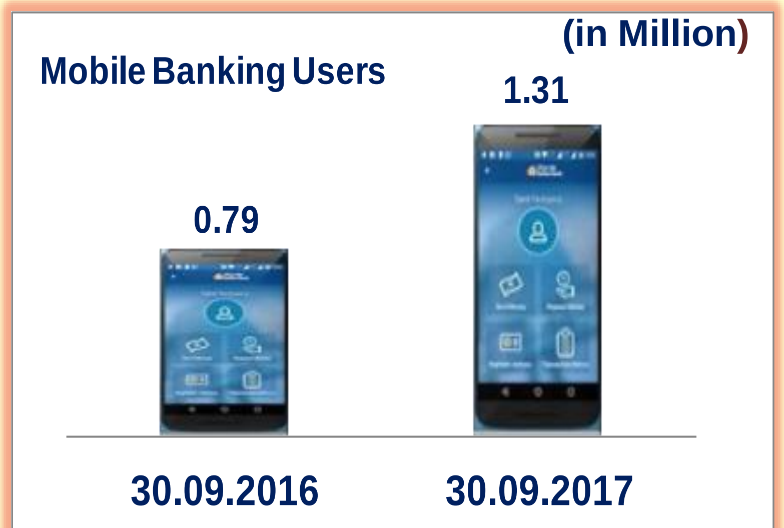
Financial Inclusion (2/2)

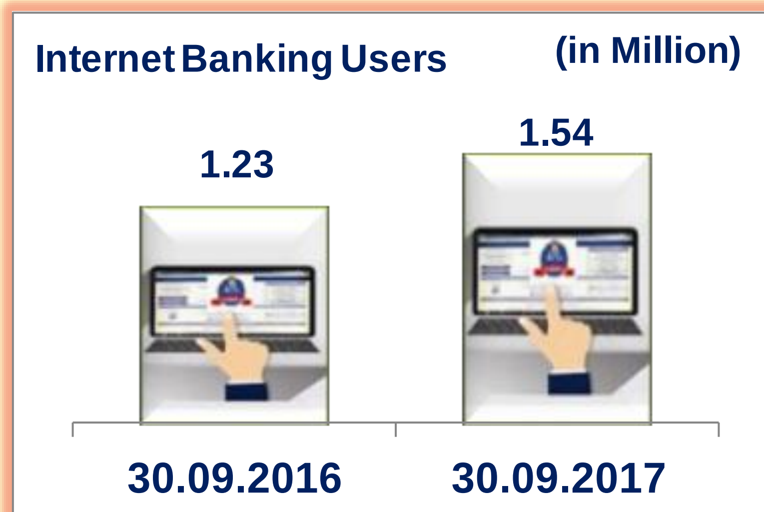




Digital Footprint

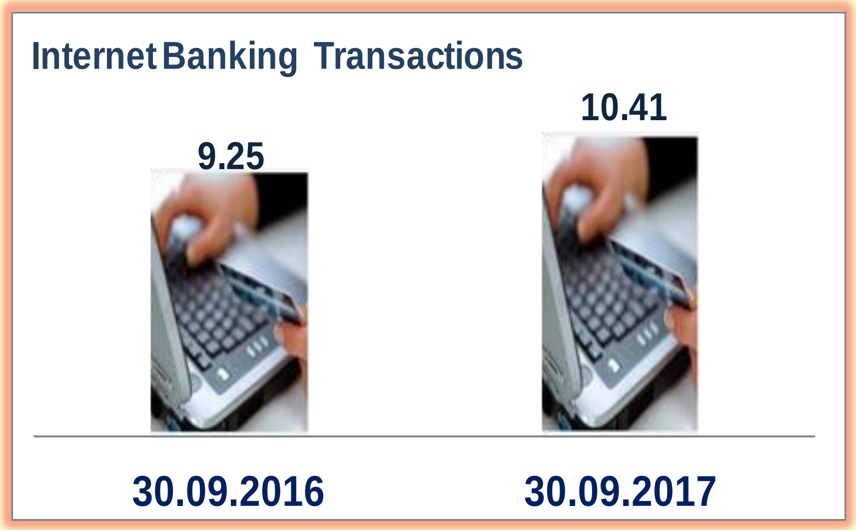


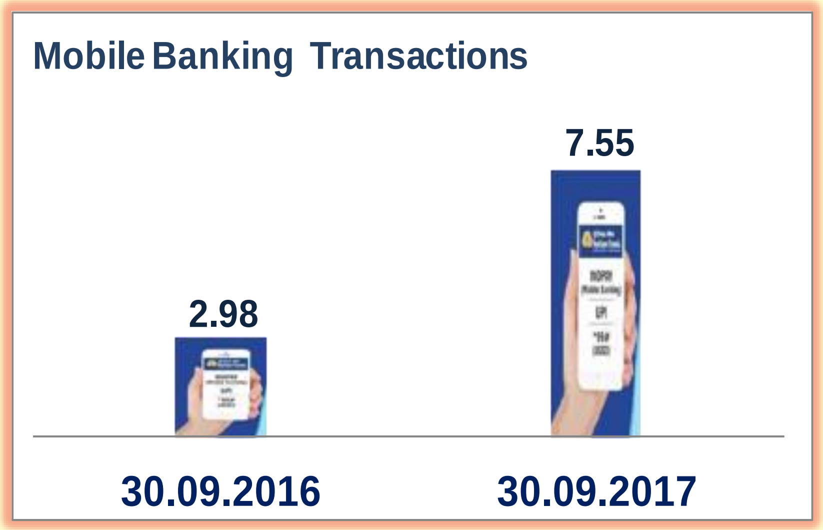




Performance under 24*7 Banking

(In Million)





Suite of Products-Serving the Nation Digitally

Government Initiatives

- BHIM
- Bharat QR
- BHIM Aadhaar Pay
- AePS – AADHAAR ENABLED PAYMENT SYSTEM

Tech Products

- Internet Banking
- Mobile Banking
- Credit Cards
- Debit Cards

Digital Economy

- PPI
- USSD
- IMPS – IMMEDIATE PAYMENT SERVICE
- NEFT
- ₹ RTGS

Digital Banking Recognitions

Ranked first among Public Sector Banks in achievement of target for Digital Transactions given by Government of India *

One among the very few public sector Banks empanelled by Non Tax Revenue Portal (NTRP) and Employees Provident Fund Organisations(EPFO) for handling online collections.

Among the Top Banks providing high ATM availability

* As of August 2017; Source: Ministry of Electronics & IT (MEITY)

Performance Under Government Schemes

Pradhan Mantri Suraksha Bima Yojana

19.33 lakh (Policies)

Pradhan Mantri Jeevan Jyoti Bima Yojana

8.45 lakh (Policies)

mudra

788.15 crore

SOVEREIGN GOLD BONDS SCHEME
INVEST WISELY. EARN SAFELY

246.79 crore

PRADHANMANTRI JAN-DHAN YOJANA
MERA KHATA BHAGYA VIDHATA

Atal Pension Yojana

2.22 lakh (Policies)

Clientele Strength

Sep'16 43.94 million

Sep'17 45.35 million

Bank has a strong clientele base of over 45 million across the country

Awards & Accolades (1/3)

Indian Bank was one among the two Public Sector Banks which has credit linked the largest number of SHGs. This award is presented by Shri Arun Jaitley, Hon'ble Union Minister for Finance during the 36th Foundation day celebration of NABARD

Bank won the "First Rank – National Award for Excellence in Lending to Micro Enterprises during 2015-16" from Shri Kalraj Mishra, Hon'ble Union Minister for MSME on the occasion of 'United Nations MSME Day' on 27/06/2017

RSETI Functioning – Best Performing Award issued to Indian BANK on 07/06/2017 at New Delhi during RSETI DIWAS

Awards & Accolades (2/3)

MD & CEO Shri Kishor Kharat receiving Award from Shri M Venkaiah Naidu, Hon'ble Vice President Of India for significant contribution of the Bank in its Initiative for Transparency in the Organisation

Shri. Suresh Kumar Parida, CVO receiving Award from Shri M Venkaiah Naidu, Hon'ble Vice President Of India for Outstanding Contribution in Vigilance Awareness Initiative

Awards & Accolades (3/3)

MD & CEO Shri Kishor Kharat receiving the First Prize among Public Sector Commercial Banks from Hon'ble Chief Minister of, Tamil Nadu Shri Edappadi K.Palaniswami for Excellence in performance under Self Help Groups (SHG) Bank Linkage Programme in TamilNadu during the year 2016-17.

Executive Director Shri M K Bhattacharya receiving award from Shri Hemant G Contractor, Chairman PFRDA for APY "Transformative Leaders Campaign" during the National APY Conference-2017 held on 13th Oct 2017, at New Delhi.

ASSOCHAM - Services Excellence Awards 2017.

Disclaimer

This presentation has been prepared by Indian Bank (the "Bank") solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Except for the historical information contained herein, statements in this release which contain words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", "seek to", "future", "objective", "goal", "strategy", "philosophy", "project", "should", "will pursue" and similar expressions or variations of such expressions may constitute "forward-looking statements".

These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans ,our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.