



Performance Analysis

Q3 / 9M 2018-19



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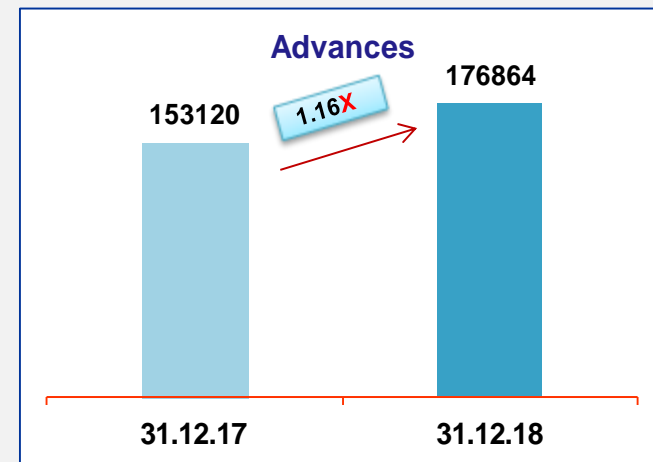
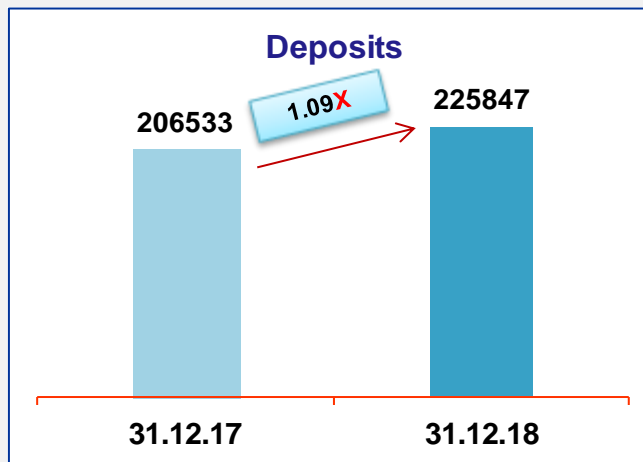
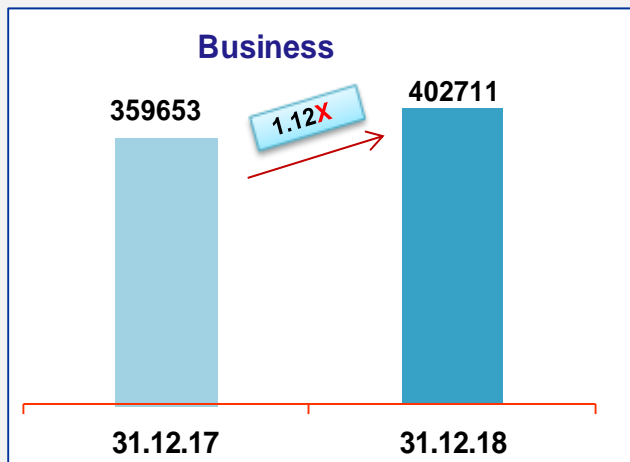


Business - Snapshot



₹ in cr

Parameter	31.12.2017	31.03.2018	30.09.2018	31.12.2018	YOY (%)
Global Business	359653	371020	391845	402711	11.97
Domestic	347326	358724	378385	389278	12.08
Overseas	12327	12296	13460	13433	8.97
Global Deposits	206533	208294	219523	225847	9.35
Domestic	200597	202248	213247	219588	9.47
Overseas	5936	6046	6276	6259	5.45
Global Advances	153120	162726	172322	176864	15.51
Domestic	146729	156477	165138	169690	15.65
Overseas	6391	6249	7184	7174	12.24



Net Interest Income (NII) and Operating Profit



₹ in cr

S No	Components	Year Ended	Quarter Ended				Nine Months Ended		
		31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
1	Interest Income	17113.65	4354.22	4700.84	4823.92	10.79	12649.76	14216.93	12.39
2	Other income	2405.83	548.85	428.32	445.18	-18.89	1915.52	1313.30	-31.44
2a	Other income excluding profit on sale of investment	1744.14	473.25	423.35	387.67	-18.08	1274.37	1233.63	-3.20
	<i>Of which</i> :Fee income	1087.19	259.25	292.82	262.83	1.38	761.61	834.77	9.61
3	Total Income (1+2)	19519.48	4903.07	5129.16	5269.10	7.47	14565.28	15530.23	6.63
4	Interest Expenses	10850.09	2731.53	2969.91	3107.21	13.75	8023.92	8962.30	11.69
5	Net Interest Income (1-4)	6263.56	1622.69	1730.93	1716.71	5.79	4625.84	5254.63	13.59
6	Staff Expenses	2100.25	531.20	532.04	564.58	6.28	1551.89	1650.94	6.38
7	Overheads	1568.15	431.12	436.17	450.70	4.54	1152.25	1281.78	11.24
8	Operating Expenses (6+7)	3668.40	962.32	968.21	1015.28	5.50	2704.14	2932.72	8.45
9	Total Expenses (4+8)	14518.49	3693.85	3938.12	4122.49	11.60	10728.06	11895.02	10.88
10	Operating Profit (3-9)	5000.99	1209.22	1191.04	1146.61	-5.18	3837.22	3635.21	-5.26
11	Operating Profit (Excluding Profit on sale of Investments)	4339.30	1133.62	1186.07	1089.10	-3.93	3196.07	3555.55	11.25

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Net Profit – Snapshot



₹ in cr

S No	Components	Year Ended	Quarter Ended				Nine Months Ended		
		31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
1	Operating Profit	5000.99	1209.22	1191.04	1146.61	-5.18	3837.22	3635.21	-5.26
2	Total Provisions	3742.00	906.16	1040.90	994.34	9.73	2710.21	3123.49	15.25
	<i>of which:</i>								
	Loan loss	3472.82	385.49	752.48	973.89	152.64	1700.78	2182.97	28.35
	Depreciation on investments	313.57	470.32	326.00	-55.24		494.00	918.85	
	Standard advances	-26.51	15.46	-23.91	15.29		138.27	-46.86	
	Income-tax	-182.57	-11.96	36.57	70.67		331.98	165.92	
	Others	164.69	46.85	-50.24	-10.27		45.18	-97.39	
3	Net Profit (1-2)	1258.99	303.06	150.14	152.27	-49.76	1127.01	511.72	-54.59

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Interest Income / Expenses and NII



₹ in cr

S No	Components	Year Ended	Quarter Ended				Nine Months Ended		
		31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
1	Interest on loans	11857.15	3029.46	3392.03	3553.17	17.29	8759.67	10324.74	17.87
2	Interest on investments	5113.15	1296.47	1277.25	1221.70	-5.77	3770.29	3788.79	0.49
3	Other sundry interest	143.35	28.29	31.56	49.05	73.38	119.80	103.40	-13.69
4	Total Interest Income (1+2+3)	17113.65	4354.22	4700.84	4823.92	10.79	12649.76	14216.93	12.39
5	Interest on deposits	10195.82	2543.43	2707.91	2892.32	13.72	7597.72	8213.27	8.10
6	Interest on borrowings	654.27	188.10	262.00	214.89	14.24	426.20	749.03	75.75
7	Total Interest Expenditure (5+6)	10850.09	2731.53	2969.91	3107.21	13.75	8023.92	8962.30	11.69
8	Net Interest Income (NII) (4-7)	6263.56	1622.69	1730.93	1716.71	5.79	4625.84	5254.63	13.59

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Other Income



₹ in cr

Components	Year Ended	Quarter Ended				Nine Months Ended		
	31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
(A) Other Income (B+ C+D)	2405.84	548.85	428.32	445.18	-18.89	1915.52	1313.30	-31.44
<i>Of which</i> (B) Profit on sale of investment	661.70	75.60	4.97	57.51	-23.93	641.15	79.66	-87.58
(C) Recovery in written off accounts	248.84	61.61	29.01	50.05	-18.76	181.59	103.91	-42.78
(D) Other income excluding profit on sale of investment & Recovery in Written off Accounts	1495.30	411.64	394.34	337.62	-17.98	1092.78	1129.73	3.38
<i>of which</i> (a) Fee Income	1087.19	259.25	292.82	262.83	1.38	761.61	834.77	9.61
(b) Forex Income	248.08	55.42	45.19	41.72	-24.72	181.34	132.92	-26.70
(c) Dividend Income	14.42	3.33	5.00	4.34	30.33	10.83	10.14	-6.37
(d) Misc Income	145.61	93.64	51.33	28.73	-69.32	139.00	151.90	9.28
<i>Of which</i> : PSLC Commission	46.42	23.00	22.17	15.29	-33.52	45.22	87.59	93.70

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Fee Income



₹ in cr

Components	Year Ended	Quarter Ended				Nine Months Ended		
	31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
Fee Income	1087.19	259.25	292.82	262.83	1.38	761.61	834.77	9.61
<i>Of which</i>								
Loan processing charges	186.59	45.52	39.52	34.81	-23.53	135.30	117.54	-13.13
Commission on Government business	50.02	9.81	14.29	10.56	7.65	30.39	31.78	4.57
Commission on LC/BG	145.81	34.08	33.43	29.39	-13.76	100.75	91.96	-8.72
Transaction fees	352.94	78.83	107.05	104.15	32.12	251.70	323.53	28.54
Cross selling	16.55	4.20	4.79	2.99	-28.81	11.44	9.41	-17.74
Misc fee Income	335.28	86.81	93.74	80.93	-6.77	232.03	260.55	12.29

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Operating expenses



₹ in cr

S No	Components	Year Ended	Quarter Ended				Nine Months Ended		
		31.03.2018	31.12.2017	30.09.2018	31.12.2018	Y-o-Y (%)	31.12.2017	31.12.2018	Y-o-Y (%)
1	Staff Expenses	2100.25	531.20	532.04	564.58	6.28	1551.89	1650.94	6.38
	Of which : i) Salary	1647.06	416.23	449.39	448.75	7.81	1209.64	1333.72	10.26
	ii) Contribution for Employees	453.19	114.97	82.65	115.83	0.75	342.25	317.22	-7.31
2	Overheads	1568.15	431.12	436.17	450.70	4.54	1152.25	1281.78	11.24
	Of which: Rent, Taxes & Lighting	299.60	68.98	80.19	69.93	1.38	222.90	214.73	-3.67
	Depreciation	236.40	96.79	65.74	65.11	-32.73	172.18	188.40	9.42
	Insurance	218.71	58.49	58.53	64.33	9.98	159.66	191.56	19.98
	Travelling and Halting	54.21	13.16	18.31	12.04	-8.51	41.25	41.41	0.39
	Postage, Telecommunications etc.	38.18	11.92	13.16	14.71	23.41	28.56	40.20	40.76
	Repairs and Maintenance to Bank's property	94.28	17.53	23.25	25.95	48.03	67.30	70.69	5.04
	Printing and Stationery	29.60	7.10	7.64	6.96	-1.97	21.04	21.00	-0.19
	Advertisement & Publicity	11.37	3.95	0.86	5.26	33.16	7.16	7.04	-1.68
	Others	585.80	153.20	168.49	186.41	21.68	432.20	506.75	17.25
3	Total Operating Expenses (1+2)	3668.40	962.32	968.21	1015.28	5.50	2704.14	2932.72	8.45

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Performance Ratios



% Annualized

Parameters	Year Ended	Quarter Ended			Nine Months Ended	
	31.03.2018	31.12.2017	30.09.2018	31.12.2018	31.12.2017	31.12.2018
Cost of Deposits	5.30	5.25	5.24	5.37	5.36	5.26
Cost of Interest bearing Liabilities	5.28	5.25	5.30	5.42	5.34	5.31
Cost to Income Ratio	42.31	44.32	44.84	46.96	41.34	44.65
Yield on Advances	8.50	8.55	8.40	8.41	8.62	8.46
Return on Assets (RoA)	0.53	0.50	0.23	0.23	0.65	0.26
Net Interest Margin (NIM)						
Global	2.90	2.85	2.97	2.88	2.81	2.99
Domestic	2.96	2.91	3.01	2.88	2.87	3.02
Return on Investments (Domestic)	8.02	7.44	7.13	7.45	8.29	7.26
Return on Average Networth (RoE)	8.27	7.83	3.71	3.72	9.97	4.22
Earnings per Share (₹)	26.21	25.24	12.51	12.68	31.29	14.21
Book Value per Share (₹)	329.53	326.13	339.17	342.93	326.13	342.93
Business per Employee (₹ in crore)	18.56	17.77	19.29	20.07	17.77	20.07
Business per Branch (₹ in crore)	131.43	131.31	138.46	141.70	131.31	141.70

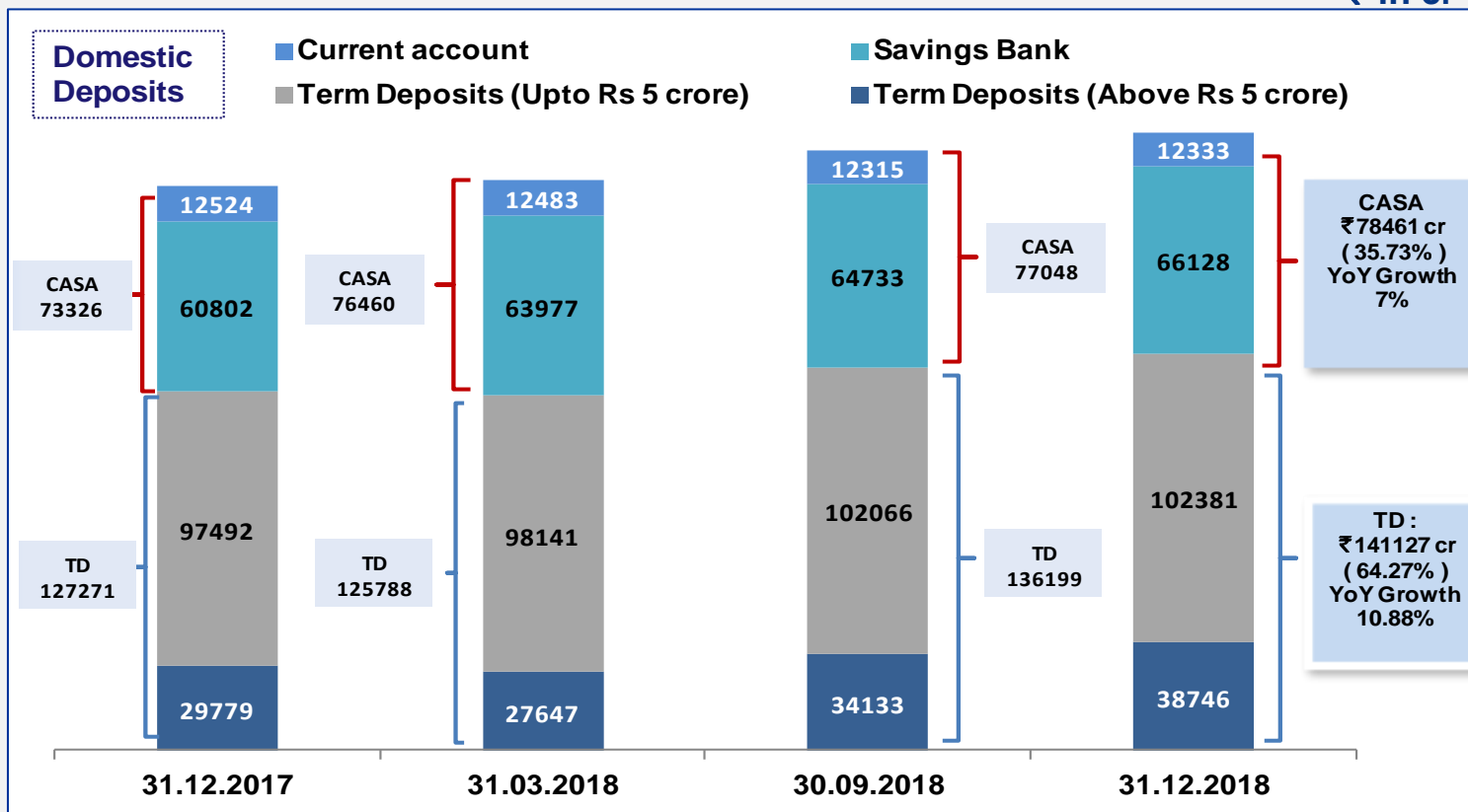
10/45



Deposits



₹ in cr



Deposits	31.12.2017	31.03.2018	30.09.2018	31.12.2018	Y-o-Y Growth	
					Amt	(%)
Global	206533	208295	219523	225847	19314	9.35
Domestic	200597	202248	213247	219588	18991	9.47
Overseas	5936	6047	6276	6259	323	5.44

Advances (Domestic)



₹ in cr

Composition	31.12.2017	% to Gross Advances	31.03.2018	% to Gross Advances	30.09.2018	% to Gross Advances	31.12.2018	% to Gross Advances
RAM Sector - Retail, Agriculture & MSME	82419	56.17	89079	56.93	96902	58.68	99604	58.70
Corporate Sector	64310	43.83	67398	43.07	68236	41.32	70086	41.30
<i>Of which</i>								
(A) NBFC	14145	9.64	16007	10.23	20477	12.40	19646	11.58
(i) NBFC - PSUs	238	0.16	330	0.21	73	0.04	65	0.04
(ii) NBFC - HFC	4297	2.93	4529	2.89	7378	4.47	7534	4.44
(iii) NBFC- MFI	683	0.47	607	0.39	698	0.42	897	0.53
(iv) NBFCs -Others	8927	6.08	10541	6.74	12328	7.47	11150	6.57
(B) Exposure to PSUs	19010	12.96	22248	14.22	20413	12.36	20702	12.20
(C) Exposure to other Corporates	31155	21.23	29143	18.62	27346	16.56	29738	17.52

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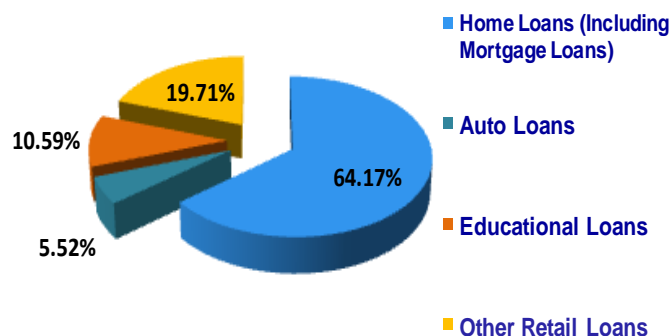
Sectoral distribution of Advances - RAM Sector (Domestic)



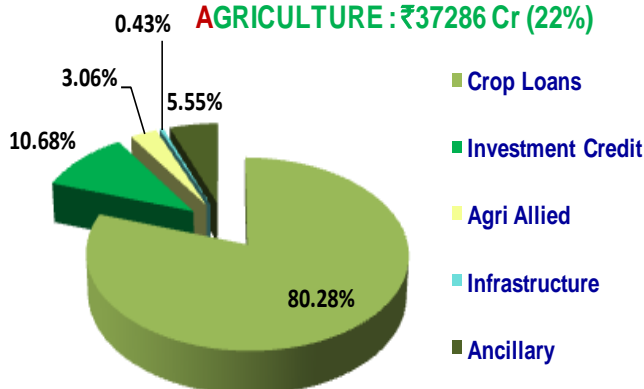
As on 31.12.2018

₹ in cr

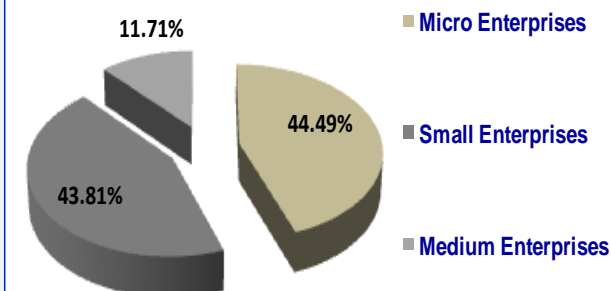
RETAIL : ₹30511Cr (18%)*



AGRICULTURE : ₹37286 Cr (22%)



MSME : ₹31808 Cr (19%)*



* % to Gross Domestic Advances

Details	31.12.2017	31.03.2018	30.09.2018	31.12.2018	YoY (%)
Gross Advances-Domestic	146729	156477	165138	169690	15.65
R etail sector	26087	28983	30686	30511	16.96
A griculture sector	29530	31242	35442	37286	26.27
M SME sector	26802	28854	30774	31808	18.68
Total (RAM)	82419	89079	96902	99604	20.85
RAM % to Gross Advances	56.17	56.93	58.68	58.70	---

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Portfolio Exposure – Domestic Advances



₹ in cr

Sector	31.12.2017	% share to Gross Advances	31.12.2018	% share to Gross Advances
Infrastructure	24675	16.82	23851	14.06
<i>Of which</i> Power	10157	6.92	9057	5.34
Telecom	570	0.39	105	0.06
Roads	4130	2.81	4153	2.45
Other infrastructure	9819	6.69	10536	6.21
Basic Metal	4859	3.31	4697	2.77
<i>Of which</i> Iron & Steel	3853	2.63	3669	2.16
Textiles	4643	3.16	4513	2.66
Petroleum, Coal Products & Nuclear Fuels	2757	1.88	3264	1.92
All Engineering	3060	2.09	3107	1.83
Food Processing	3705	2.53	4181	2.46
Chemicals & Chemical Products	997	0.68	1268	0.75
Trade	6682	4.55	7426	4.38
Commercial Real Estate	4012	2.73	4763	2.81
Home Loans	13062	8.90	16562	9.76
Auto Loans	1365	0.93	1684	0.99
Other Retail Loan	10049	6.85	11642	6.86
Agriculture	29530	20.13	37283	21.97
NBFC	14145	9.64	19646	11.58
Others (Other Industries/Sectors)	23188	15.80	25803	15.21
Total Domestic Advances	146729	100	169690	100

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Power Sector Exposure



₹ in cr

Sector	As on 31.12.2018											
	Generation		Distribution		Transmission		NPA *		Investment		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	STD	NPA	FB	NFB
Central Government Undertakings	358.12								78.48		436.60	0.00
State Government Undertakings	3289.38	234.72	1008.74	402.48	118.45				427.78		4844.35	637.20
Private Sector	2200.00	487.05	231.56	71.84	23.51	46.62	1830.93	0.00	23.59	49.19	4309.59	654.70
Total	5847.50	721.77	1240.30	474.32	141.96	46.62	1830.93	0.00	529.85	49.19	9590.54	1291.90



Power Sector Exposure : State-wise

₹ in cr

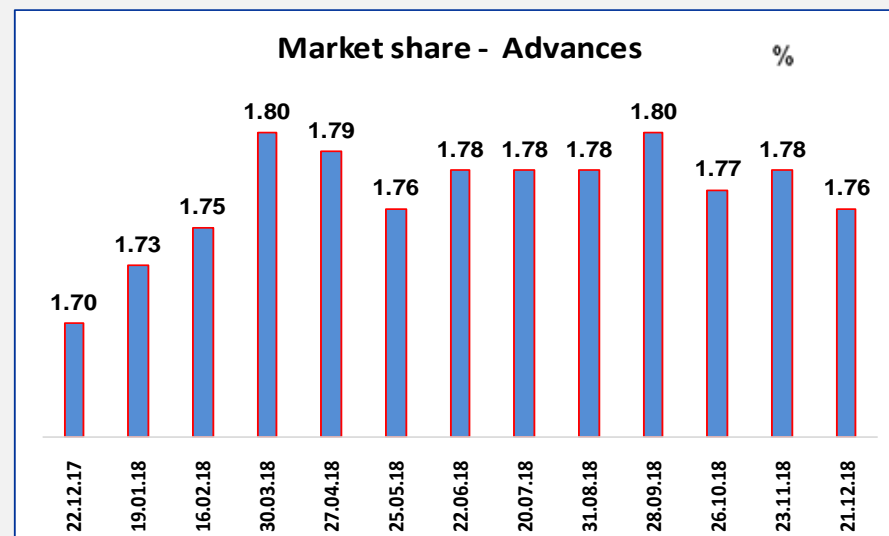
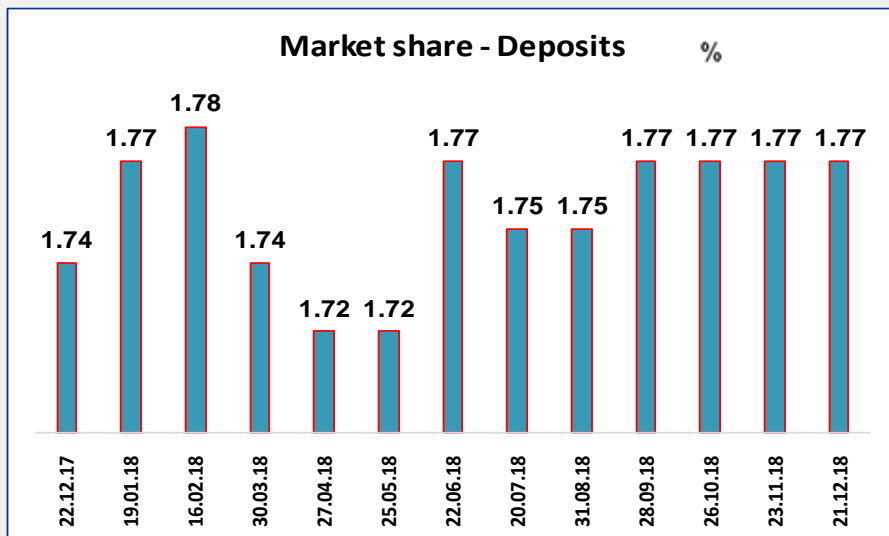
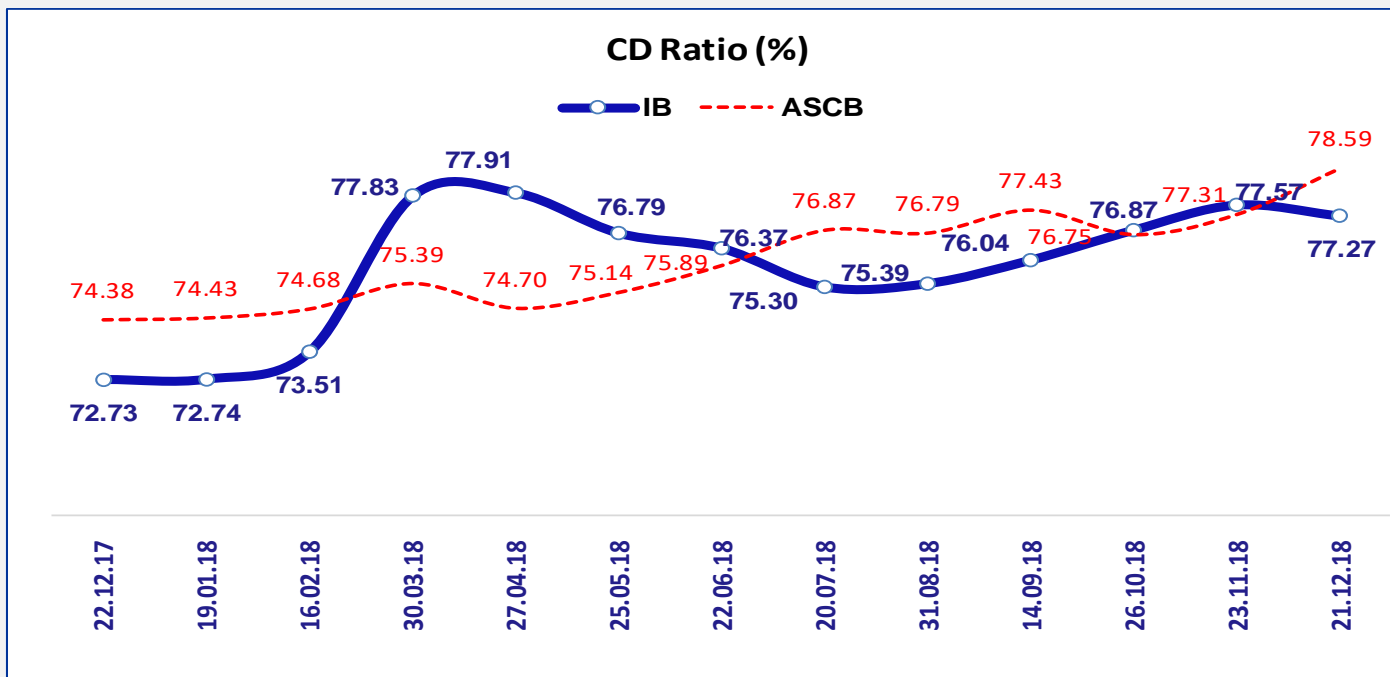


As on 31.12.2018				
State	State DISCOMs	Generation & Transmission		Total
		Central/State	Private	
1	2	3	4	5
Andhra Pradesh		104.68	524.71	629.39
Assam		6.55	40.61	47.16
Chattisgarh			758.12	758.12
Delhi		436.60	262.79	699.39
Gujarat	128.87	0.08	72.98	201.93
Haryana				0.00
Karnataka		1874.43		1874.43
Madhya Pradesh				0.00
Maharashtra		412.09	93.72	505.81
Orissa			198.43	198.43
Punjab	251.83			251.83
Rajasthan	252.78			252.78
Tamil Nadu	1002.65		517.55	1520.20
Telangana	202.87	99.71	42.83	345.41
Uttar Pradesh			92.32	92.32
Uttarkhand			117.22	117.22
West Bengal		1145.01		1145.01
Other States			412.09	412.09
Total	1839.00	4079.15	3133.37	9051.52
NPA			1830.93	1830.93
Grand Total	1839.00	4079.15	4964.30	10882.45

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CD Ratio & Market share



CD ratio (Domestic) as on 31.12.2018 : 77.28 %

Investments – Domestic

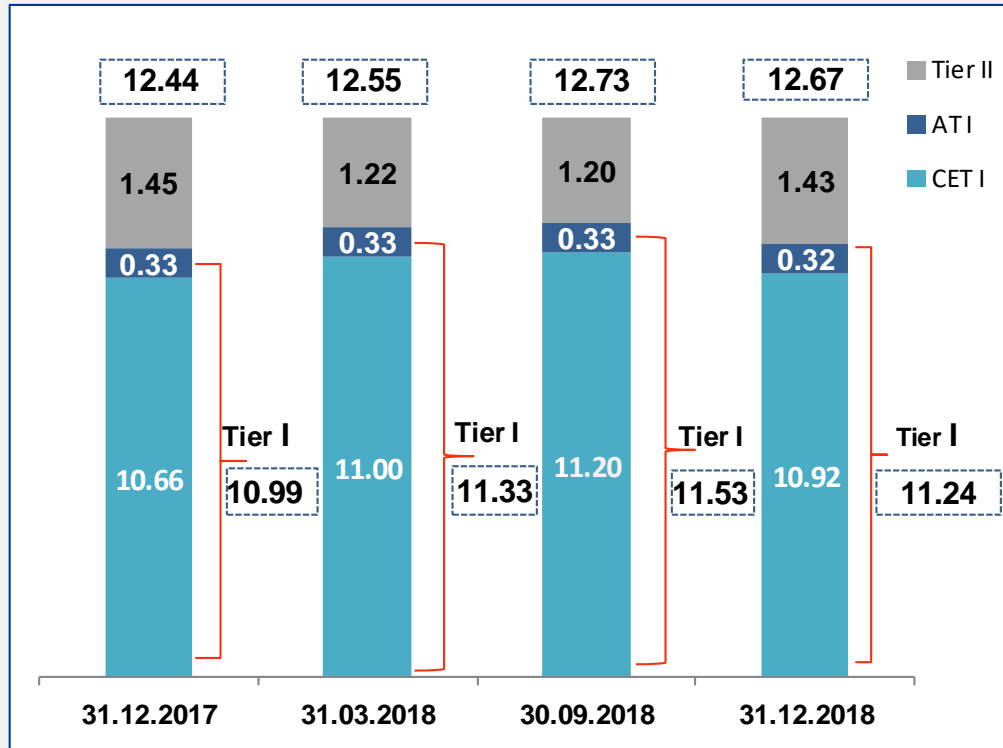


₹ in cr

Composition	31.12.2017	31.03.2018	30.09.2018	31.12.2018	Y-o-Y (%)
Central Government Securities	47764	45708	43034	39134	-18.07
State Government Securities	14323	14984	13105	13085	-8.65
Other Approved Securities	26	26	24	7	-74.12
Debentures & Bonds	8556	8676	8935	9167	7.15
Treasury Bills	0	0	295	0	----
Shares	852	854	823	812	-4.66
Others	685	984	1808	1886	175.28
Gross Domestic Investment (Without netting LAF)	72206	71232	68023	64091	-11.24
A. SLR	62113	60718	56458	52225	-15.92
Non SLR	10093	10514	11565	11866	17.56
Total	72206	71232	68023	64091	-11.24
B. Held For Trading (HFT)	401	20	21	268	-33.28
Available For Sale (AFS)	33453	33188	25782	24190	-27.69
Held To Maturity (HTM)	38352	38024	42220	39633	3.34
Total	72206	71232	68023	64091	-11.24
Modified Duration -Trading Portfolio (%)	4.54	4.40	3.26	3.29	----

Capital Adequacy

₹ in cr

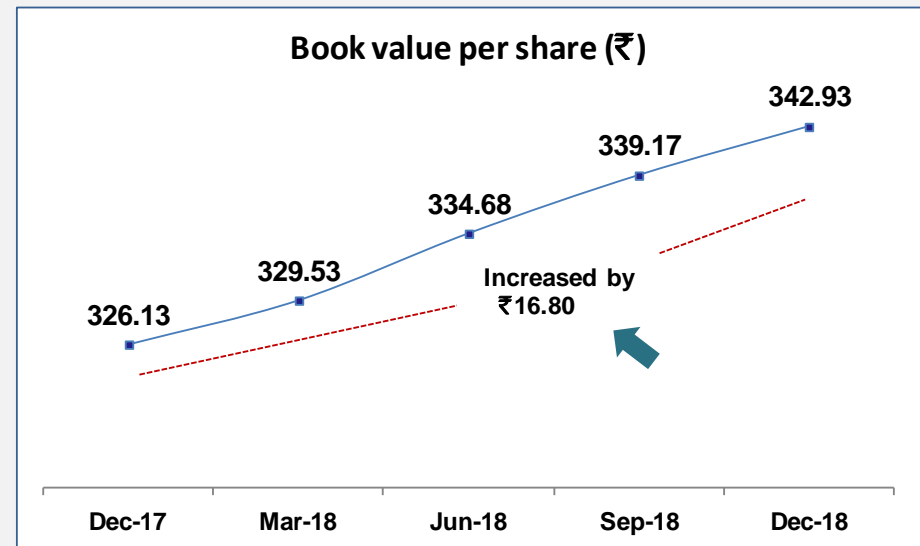
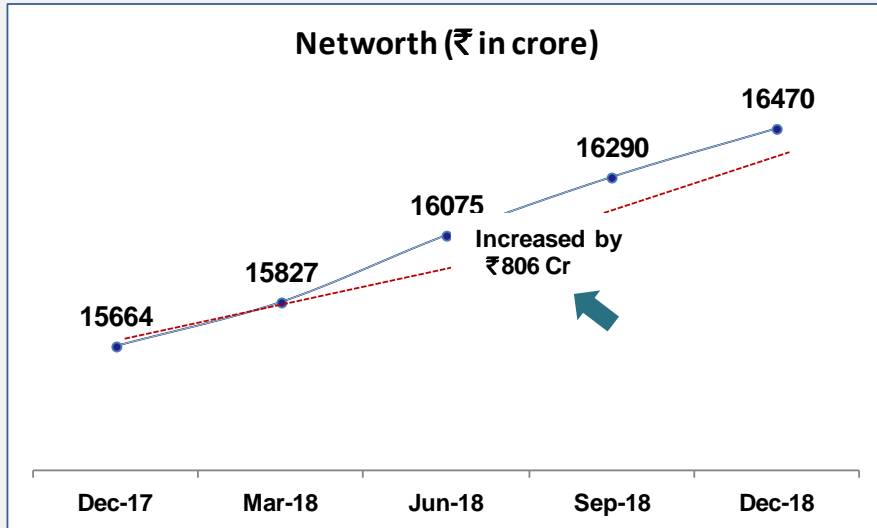


Bank's CRAR upon plough back of Nine Months profit will be higher at 13%

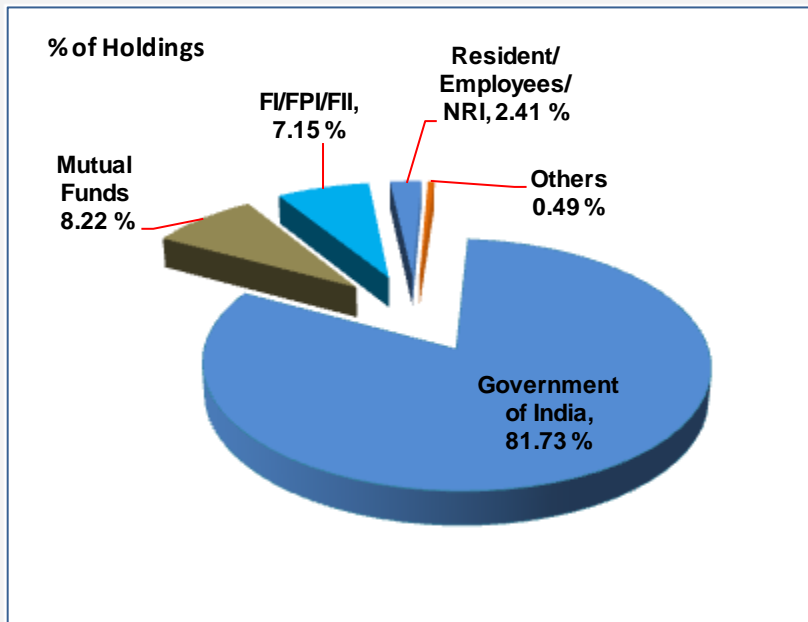
Risk Weighted Assets (RWA)	31.12.2017	31.03.2018	30.09.2018	31.12.2018
Credit	116170 (75.87%)	123975 (76.19%)	124554 (72.28%)	128856 (72.86%)
Market	18068 (52.17%)	17252 (53.05%)	12782 (49.61%)	12625 (50.93%)
Operational	11674 ---	11674 ---	13343 ---	13343 ---

Figures in bracket denotes density

Capital – Equity



Shareholding Pattern (as on 31.12.2018)



Pattern of Equity Shareholding	
Shareholder	%
Government of India	81.73
F/FP/FII	7.15
Mutual Funds	8.22
Resident/Employees/NRI	2.41
Others	0.49
<i>of which :</i> Corporate Body	0.40
Clearing Member	0.03
Trust	0.02
Alternative Inv.Fund	0.04

Balance Sheet – Snapshot



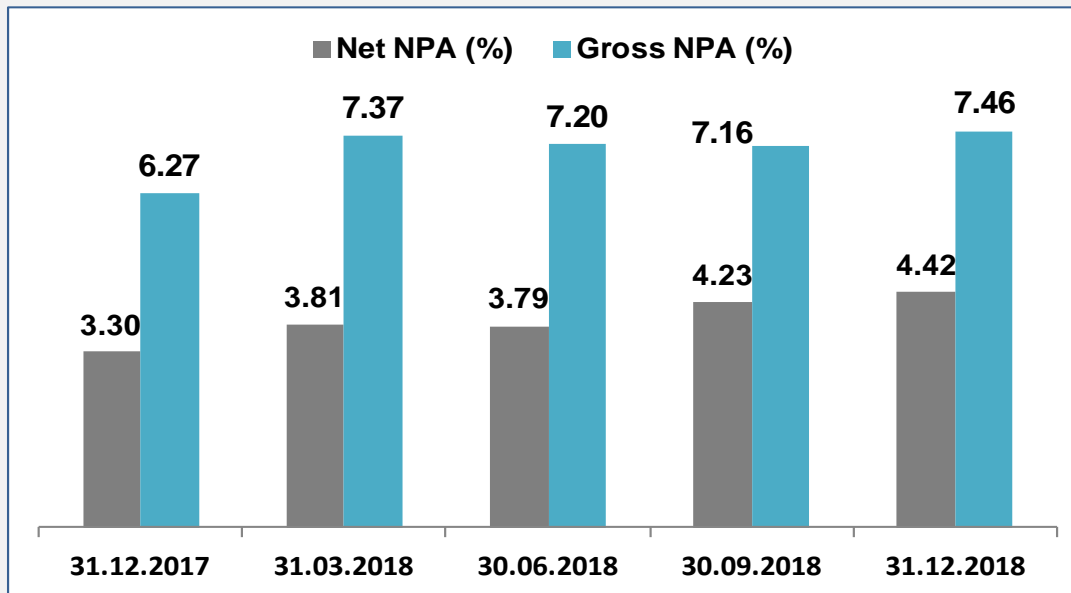
₹ in cr

Liabilities	31.12.2017	31.03.2018	31.12.2018
Capital	480	480	480
Reserves & Surplus	17825	17968	18552
Deposits	206533	208294	225847
Borrowings	12888	19761	12809
Other Liabilities & Provisions	6379	6213	6165
Total	244105	252716	263853

Assets	31.12.2017	31.03.2018	31.12.2018
Cash & Balance with RBI	8159	10502	8636
Bal. with banks & money at call	4100	2426	7773
Investments	71897	71398	63212
Advances	148274	156569	171157
Fixed Assets	3409	3418	3407
Other Assets	8266	8403	9668
Total	244105	252716	263853

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Asset Quality



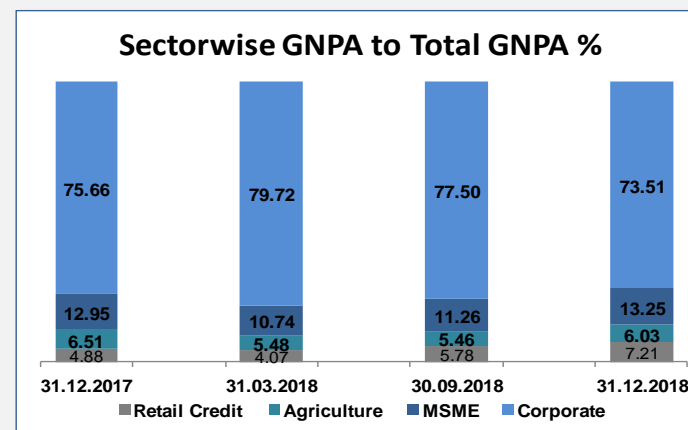
Parameter	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
Gross NPA (₹ in crore)	9595	11990	11828	12334	13198
Net NPA (₹ in crore)	4899	5960	5999	7060	7571
Provision Coverage Ratio (%)	64.73	64.27	64.38	60.82	60.91

NPA Position – Sector wise

₹ in cr



Sector	31.12.2017		31.03.2018		30.09.2018		31.12.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Retail Credit	468	1.59	488	2.37	713	2.32	951	3.12
<i>Of which</i>								
Home Loan	199	1.52	214	1.27	298	1.91	342	2.07
Education Loan	213	6.66	274	7.36	299	9.25	469	14.49
Vehicle Loan	18	1.30	20	1.37	28	1.83	38	2.26
Agriculture	624	2.11	656	2.01	674	1.90	796	2.13
MSME	1243	4.64	1288	4.98	1388	4.51	1748	5.50
Corporate & Overseas	7260	10.34	9558	11.45	9559	12.67	9703	12.56
Total	9595	6.27	11990	7.37	12334	7.16	13198	7.46
<i>Of which</i>								
Priority	2166	3.35	2303	3.44	2475	3.27	3150	3.27
Non Priority	7429	8.35	9688	9.15	9859	10.20	10048	10.20



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NPA Position – Industry wise



₹ in cr

Industry	31.12.2017		31.03.2018		30.09.2018		31.12.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	3629	67.49	3794	60.57	2424	42.77	2075	40.83
Coal and Mining	278	61.59	293	59.47	852	73.41	837	75.93
All Engineering	794	27.93	857	30.18	900	24.03	906	29.15
Textiles	520	11.10	551	11.21	320	5.15	508	10.45
Infrastructure	1459	5.86	3217	12.59	3714	12.51	3789	15.32
<i>of which:</i> Power & Power Discom	831	8.23	2210	20.98	1908	20.58	1818	19.70
Construction & Contractors	710	31.82	445	18.88	530	18.80	539	20.23
Other Industries (including other Sectors)	2205	1.96	2833	2.36	3594	2.92	4544	3.36
Total	9595	6.27	11990	7.37	12334	7.16	13198	7.46

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Movement of NPA



₹ in cr

S No	Details	Quarter Ended			
		31.12.2017	31.03.2018	30.09.2018	31.12.2018
1	Gross NPA opening Balance	9624	9595	11828	12334
	ADDITIONS : Fresh Slippages	903	2989	1624	1769
	To old NPAs	52	0	567	0
	Others	-1	32	59	-20
2	Sub-Total	955	3021	2250	1749
	LESS: Cash Recovery	179	113	231	223
	Upgradation	37	-108	44	105
	Technical Write off + Exchange difference	390	479	1097	545
	Normal Write off	14	22	161	12
	Assigned to ARCs	363	119	211	0
3	Sub-Total	984	626	1744	885
4	Gross NPA closing Balance (1+2-3)	9595	11990	12334	13198
5	Provisions	4300	5594	4818	5200
6	Others (interest Realisable, etc.)	396	436	456	427
7	Net NPA [4-(5+6)]	4899	5960	7060	7571
	Gross NPA%	6.27	7.37	7.16	7.46
	Net NPA%	3.30	3.81	4.23	4.42
	AUC Recovery	52	62	45	50
	Provision Coverage Ratio (%)	64.73	64.27	60.82	60.91

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Restructured Assets - Sector Wise



₹ in cr

Sector	31.12.2017		31.03.2018		30.09.2018		31.12.2018	
	Outstanding	Of which Standard	Outstanding	Of which Standard	Outstanding	Of which Standard	Outstanding	Of which Standard
Retail	300	259	241	208	151	98	133	91
<i>Of which</i>								
Home Loan	110	102	89	83	52	43	27	19
Educational Loan	58	46	49	35	20	4	29	9
Agriculture	36	8	35	4	19	2	18	2
MSME	216	158	181	123	169	106	169	89
Corporate	6292	3577	5649	1744	4626	1276	4288	1408
Total	6844	4002	6106	2079	4965	1482	4608	1590

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Restructured Assets - Major Industries



₹ in cr

Industry	Outstanding as on 31.12.2018	% share to Total Restructured	Of Which Standard	% share to Total Standard Restructured
Infra-Power	2260	49.05	733	46.12
<i>of which Power discom - State Govt.</i>				
Road	790	17.15	353	22.20
Port	0	0.00	0	0.00
Iron & Steel	154	3.34	0	0.00
Contractor	75	1.63	0	0.00
Textiles	0	0.00	0	0.00
Sugar	260	5.64	121	7.58
Chemicals	0	0.00	0	0.00
Edu. Institution	159	3.46	75	4.72
Cement	5	0.12	0	0.00
Engineering	128	2.77	0	0.00
Other Industries	456	9.89	250	15.72
Total of Industries	4288	93.05	1532	96.34
Total Restructured Advances	4608	100	1590	100

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Standard Restructured Assets – Movement



₹ in cr

S.No	Details	QE 31.12.2017		QE 31.03.2018		QE 30.09.2018		QE 31.12.2018	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Quarter beginning)	6257	4349	5681	4002	3613	2006	1771	1482
2	Fresh restructuring during the period	2	1	3	115	7	1	1022	67
3	Upgraded from NPA and continuing as restructured accounts	14	29	2	-154	83	128	87	233
4	Fresh disbursement less recoveries	-337	-125	-249	56	451	-30	2147	504
5	Total (1+2+3+4)	5936	4254	5437	4018	4154	2104	5027	2285
6	Account slipped during the period	182	224	224	1813	453	399	688	379
7	Account satisfactorily performed during the period	73	29	811	126	1930	224	2280	316
8	Total (6+7)	255	253	1035	1939	2383	623	2968	695
9	Closing balance of Standard restructured accounts (5-8)	5681	4002	4402	2079	1771	1481	2059	1590



Stressed Assets - Sector wise



₹ in cr

Sector	30.09.2018	31.12.2018				
	Stressed advances % to Respective portfolio	GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	Stressed advances % to Respective portfolio
	A	B	C	D=(B+C)	E	F =D/E %
Retail	2.64	951	91	1042	30511	3.42
<i>Of which :Home Loan & Mortgage Loan</i>	2.15	403	19	422	19579	2.15
Agriculture	1.91	796	2	798	37286	2.14
MSME	4.86	1748	89	1837	31808	5.78
Corporate and Overseas	14.37	9703	1408	11111	77260	14.38
Total	8.02	13198	1590	14788	176864	8.36

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Movement of Stressed Assets



₹ in cr

Details	31.12.2017	31.03.2018	30.09.2018	31.12.2018
1. Gross Advances	153120	162726	172322	176837
2. Gross NPAs	9595	11990	12334	13198
3. Net NPAs	4899	5960	7060	7571
4. Restructured Standard (as per Revised RBI norms)	4002	2079	1482	1590
5. Total Gross NPA plus Restructrued Standard (2+4)	13597	14069	13816	14788
6. Total Net NPA plus Restructured Standard (3+4)	8901	8039	8542	9161
7. Gross NPA + Restructured Standard to Gross Advances % [5 / 1]%	8.88	8.65	8.02	8.36
8. Net NPA + Restructured Standard to Gross Advances % [6 / 1]%	5.81	4.94	4.96	5.18

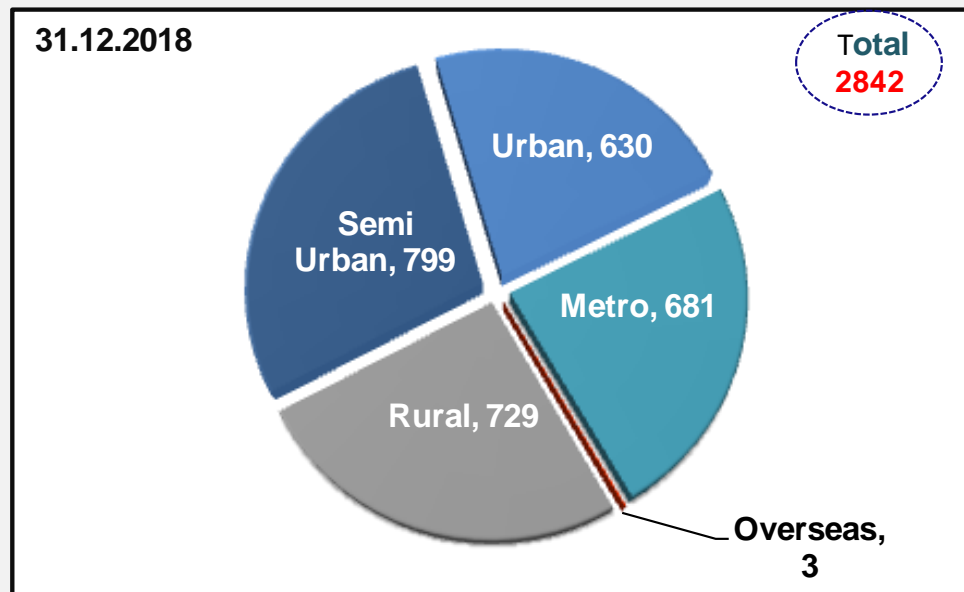
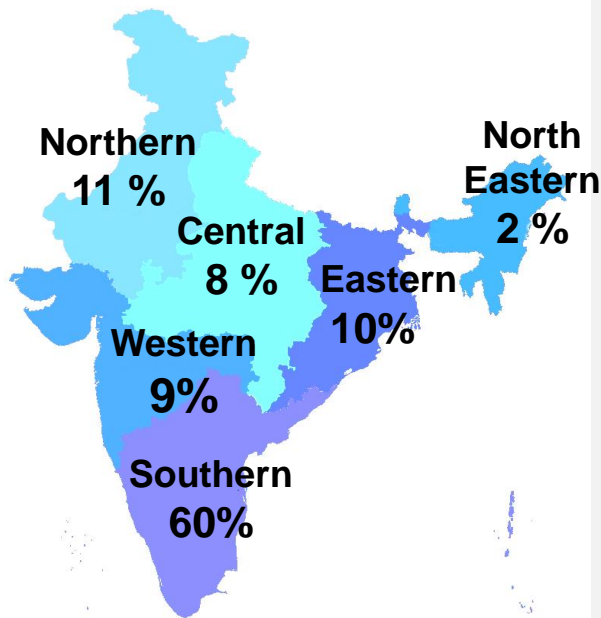
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Business Network

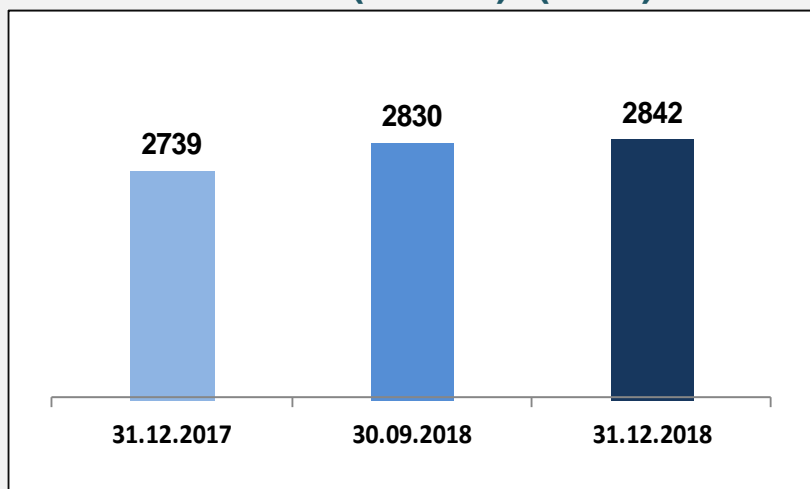


Population Group wise

Branches - Region wise



Branches (Global) (Nos.)



PAN India coverage

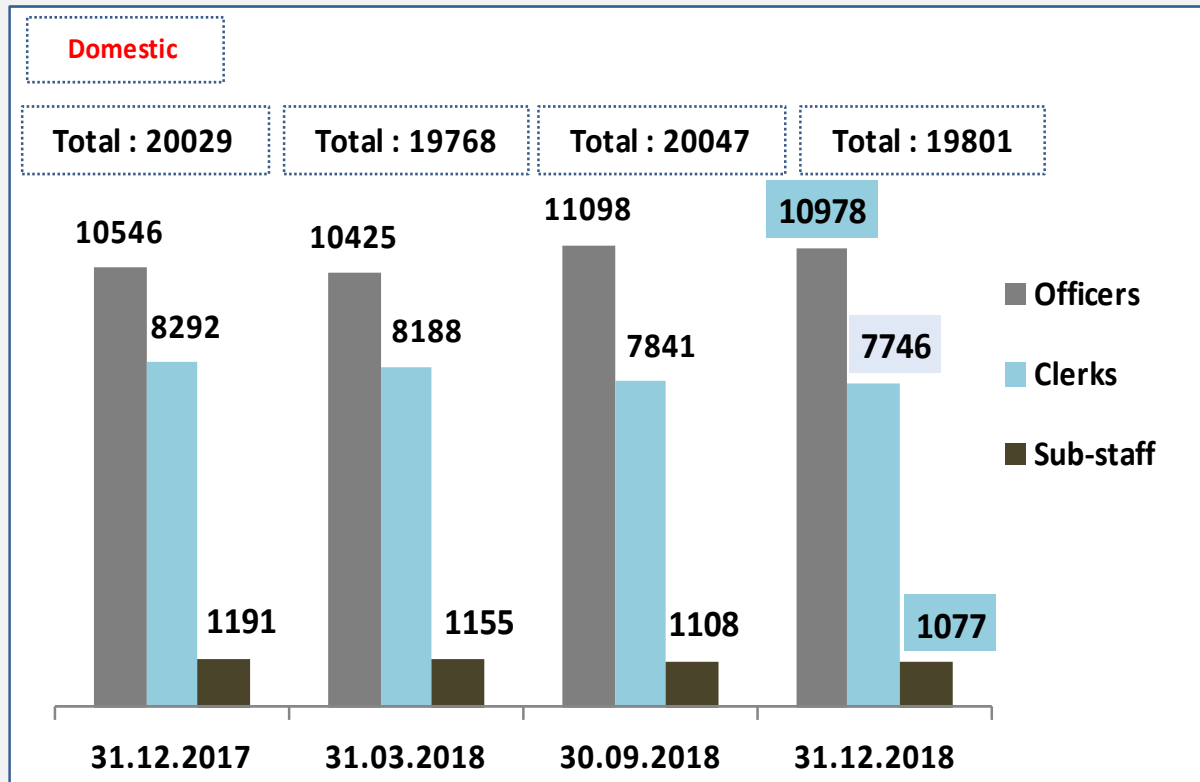
Branches	: 2839
ATM & BNA	: 3787
Business Correspondents	: 2822

Overseas Branches	: 3

Head Count & Productivity Ratios



In numbers



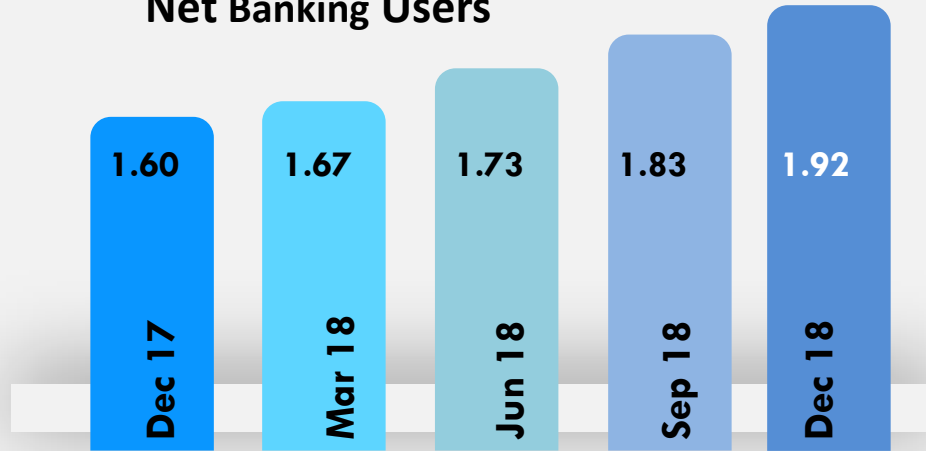
₹ in cr

Parameters	31.12.2017	31.03.2018	30.09.2018	31.12.2018
Business per employee	17.77	18.56	19.29	20.07
Gross Profit per employee	0.25	0.25	0.24	0.24
Net Profit per employee	0.07	0.06	0.03	0.03

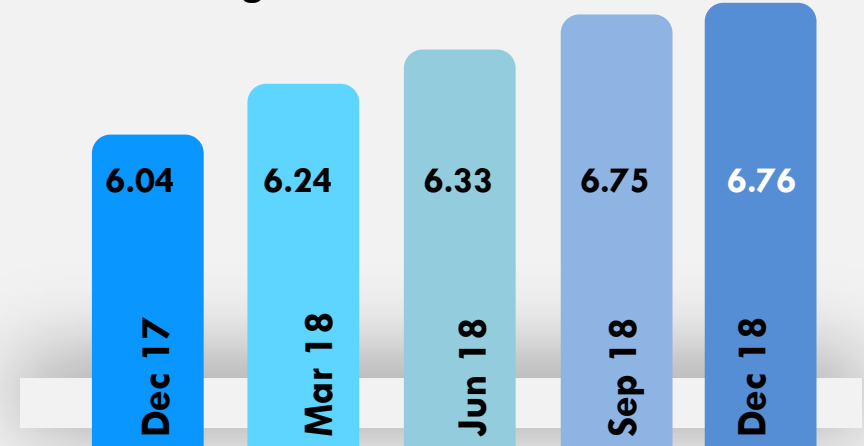
33/45



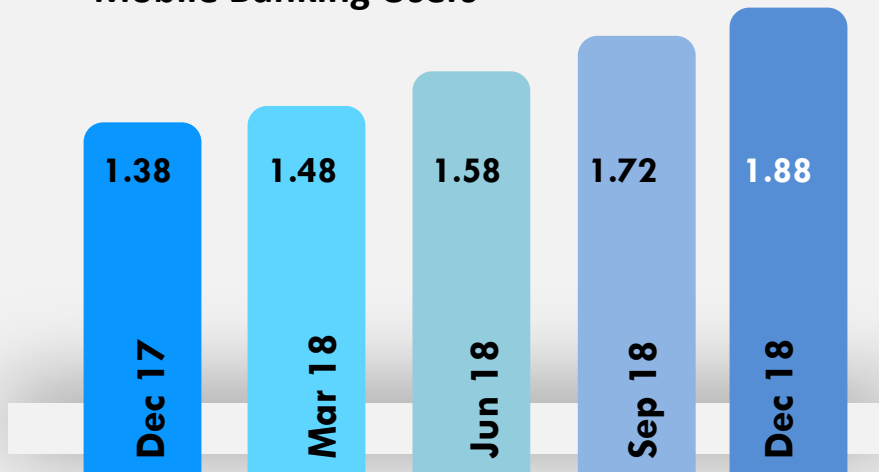
Net Banking Users



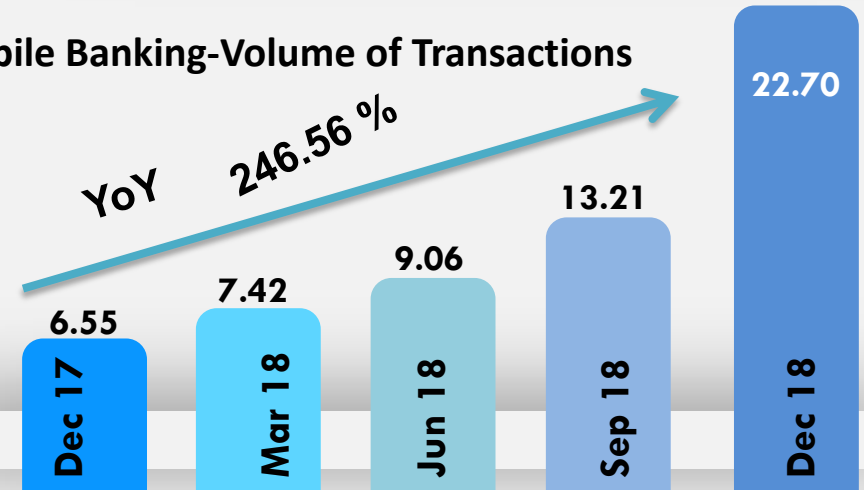
Net Banking – Volume of Transactions



Mobile Banking Users



Mobile Banking-Volume of Transactions

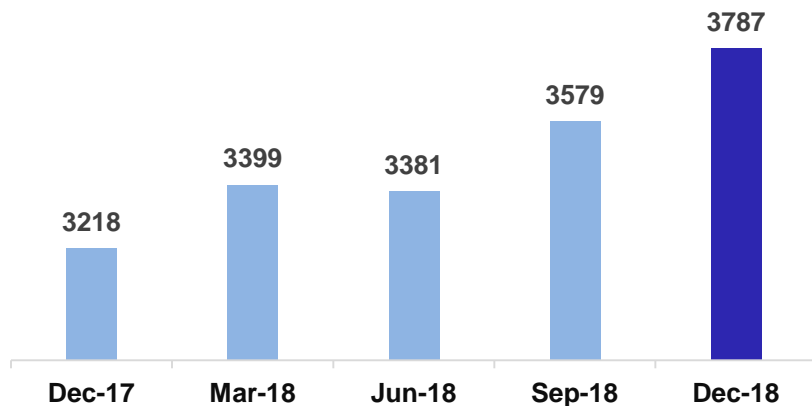


Top Bank with achievement of 208% Digital transactions against the target set by MeitY, GoI.

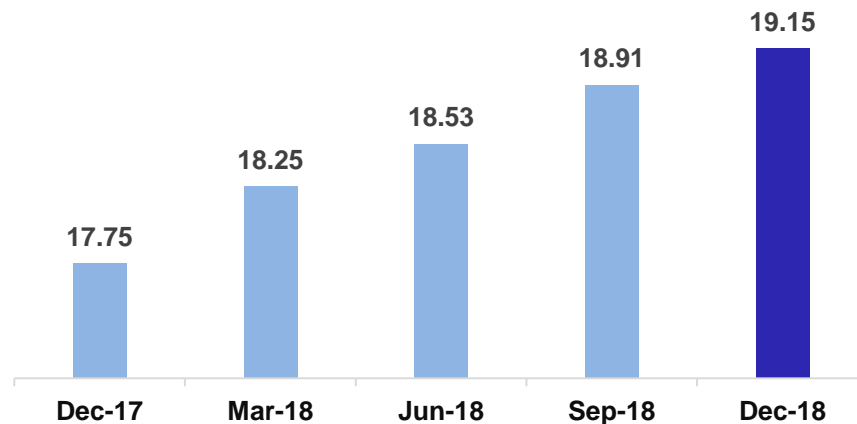
Performance under 24 x 7 Banking



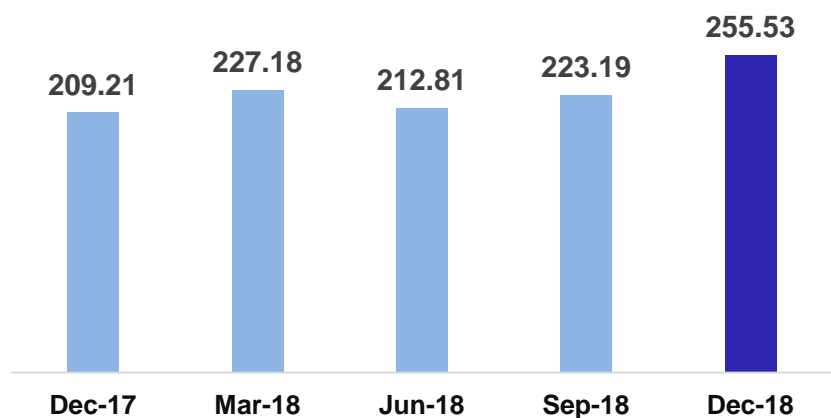
ATMs and BNAs (Nos)



ATM Debit Card Base (Mio)

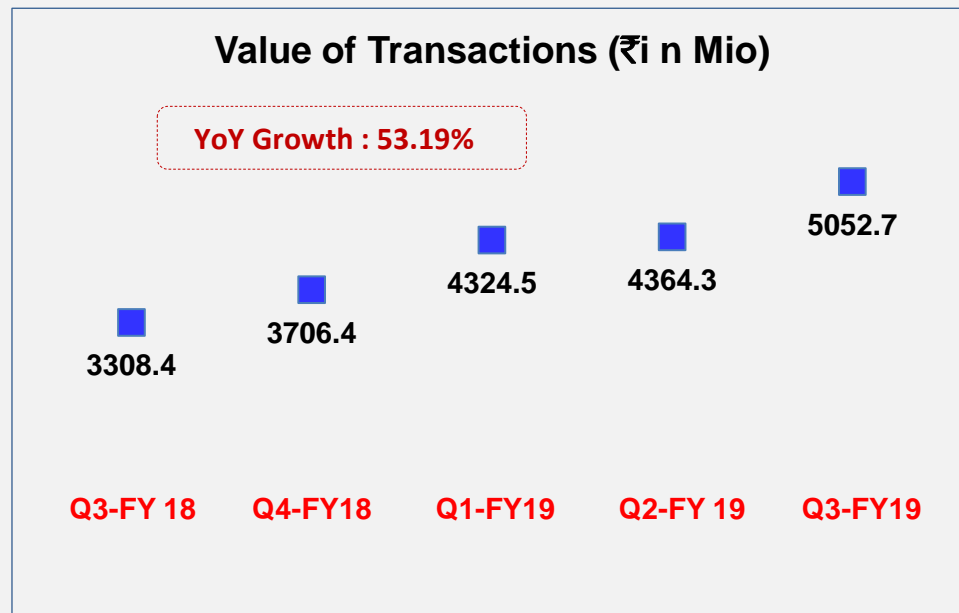
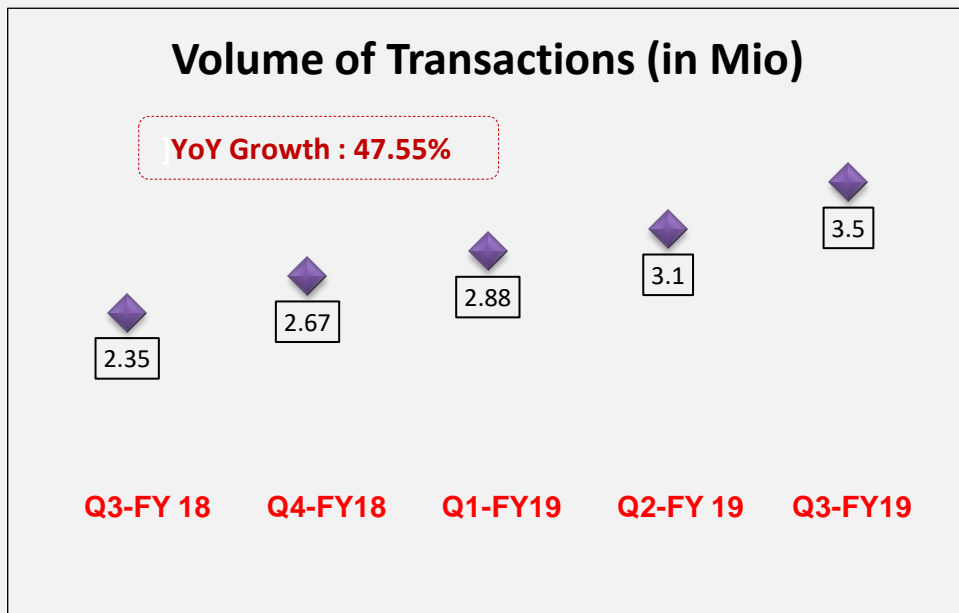


ATM & BNA (Withdrawal & Deposit) - Volume of Transactions (Mio)



- Second Bank with highest ATM transactions among Public Sector Banks and 5th among all Banks in India.
- Maintaining Best ATM Up-time among Public Sector banks and Second among ATM acquirer transactions among mid-sized banks as on Dec 18.
- Highest RuPay platinum card issuer among all banks in India.

Expanding Footprint - Point of Sale Terminals



Total number of PoS terminals as on 31.12.2018 : 11,878

- POS terminals @ Zero rent for new accounts for a period of 6 months
- Zero POS rentals for merchants carrying out transactions above 5 lakhs per month

Security measures for customer safety



Avoid / Prevent fraudulent transactions:

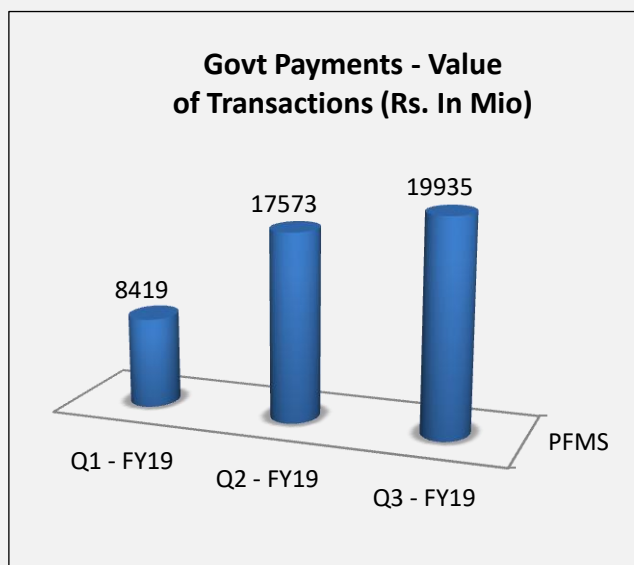
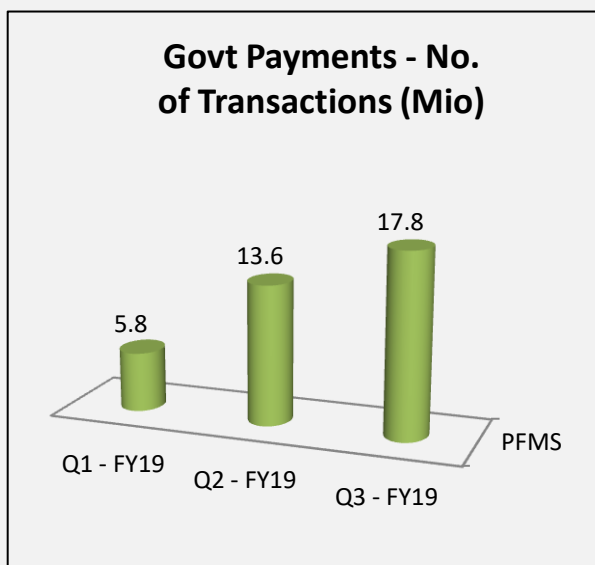
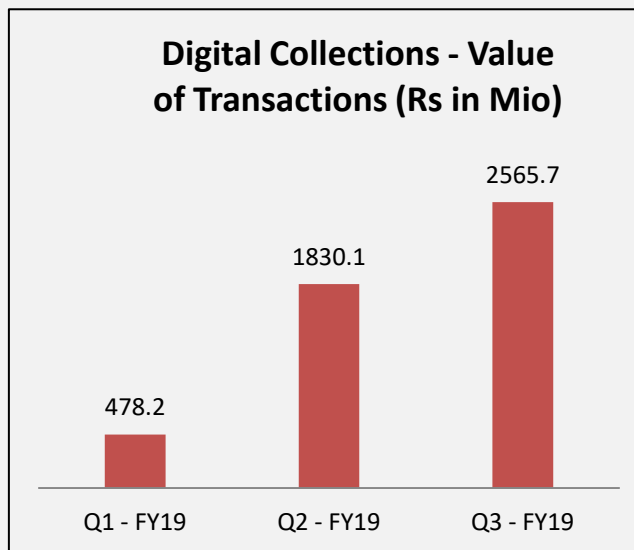
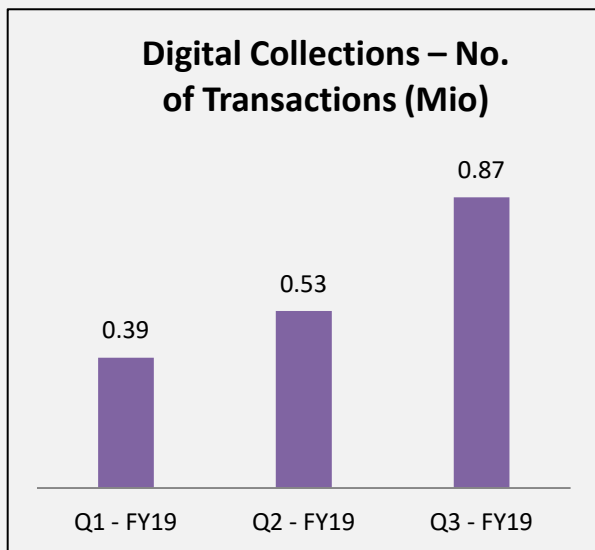
- Lock / Unlock Digital Channels
- Installation of Mobile Banking and BHIM UPI Application on registered mobile numbers.
- Magnetic Strip Cards replaced with Chip based EMV Cards.
- Bank owned ATMs are upgraded with Anti-skimming facility.
- 24 x 7 Monitoring of Card based transactions through Fraud Risk Management system.

Security Compliance:

- Implementing cyber-security guidelines issued by RBI / NPCI on regular basis.
- Conversion of existing ATMs for accepting EMV Chip and PIN cards.

Customer Awareness:

- Regular SMS alerts / emails to customers on Security awareness.



➤ Top performing bank for handling multiple scheme payments in Public Financial Management System (PFMS - Govt payments) under Ministry of Finance.

➤ Awarded Best Bank for National Automated Clearing House (NACH) payments by NPCI.

Performance of Sponsored RRBs

₹ in cr

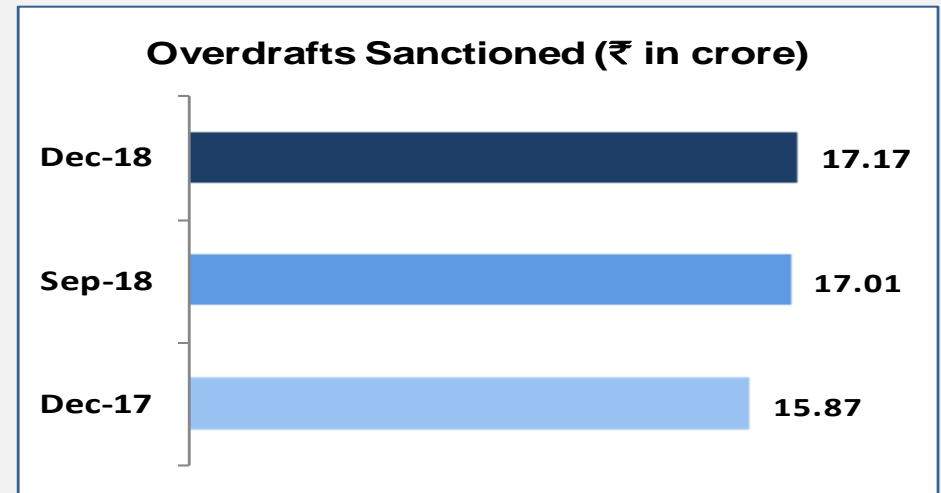
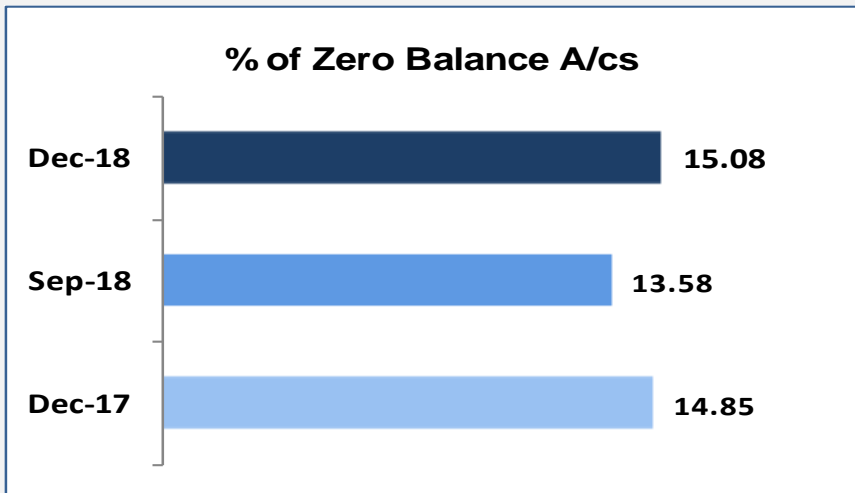
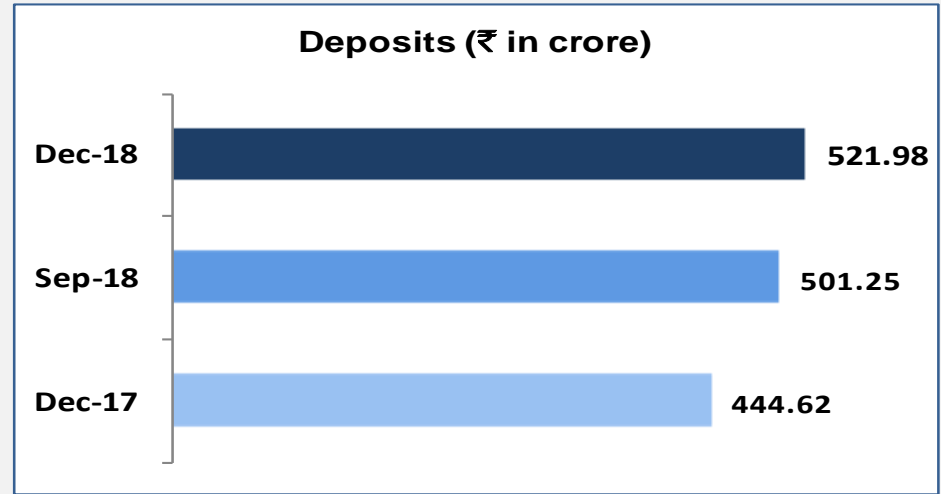
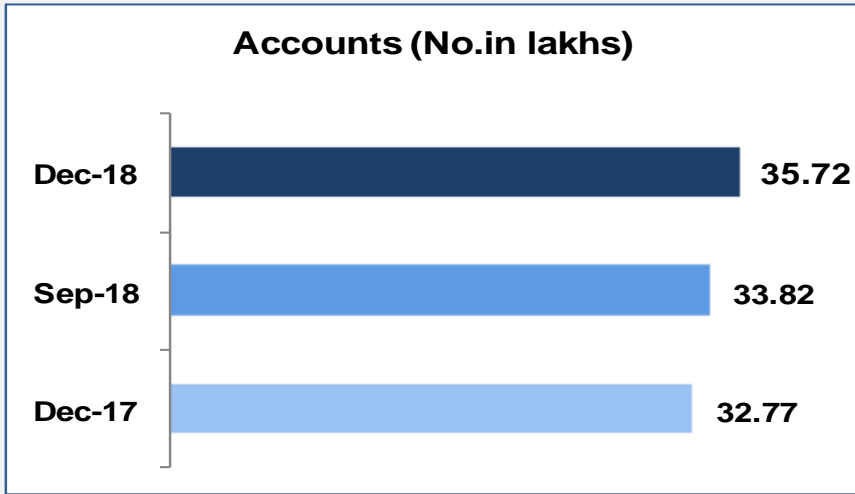


Parameter	31.12.2018			Total
	Saptagiri Grameena Bank	Pallavan Grama Bank	Puduvai Bharathiar Grama Bank	
Business				
Deposits	5616	4510	607	10733
<i>Of which CASA</i>	1449	1100	158	2707
Advances	5493	4953	597	11044
<i>Of which Priority Sector</i>	5142	4798	563	10503
Agri	4431	4090	501	9022
Business	11109	9463	1204	21777
Profitability				
Net Profit (NME Dec 18)	92	45	6	144
Asset Quality				
Gross NPA	91.84	89.10	6.40	187
Net NPA	0.00	47.06	0.00	47
No. of Branches	215	290	43	548

RRBs registered 24% YoY growth under advances, 25% under Priority Sector, 33% under Net Profit.

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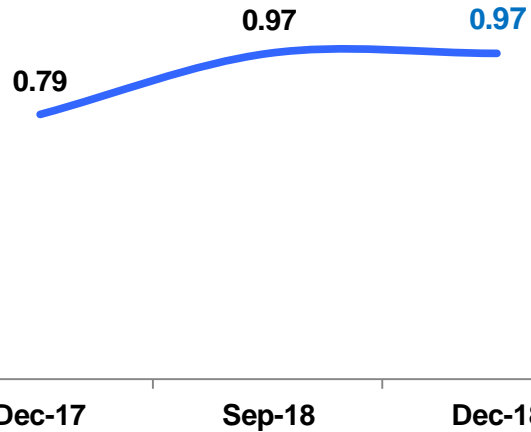
Financial Inclusion - Performance under PMJDY



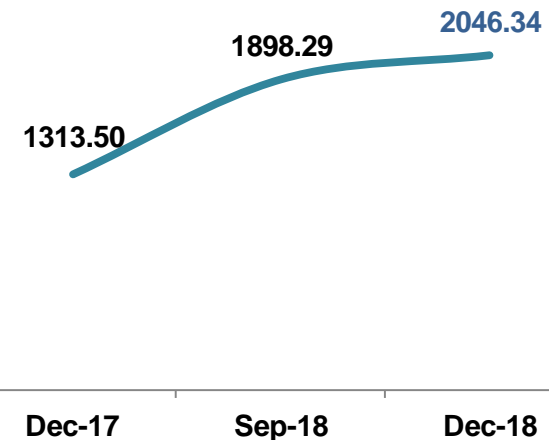
Financial Inclusion - Performance of Business Correspondents



Volume of transactions (in crore)



Value of transactions (₹ in crore)



Government Schemes – Performance as on 31.12.2018



22.10 lakh policies



Disbursement ₹1282.09 cr
in 77314 accounts (9ME Dec18)



5.35 lakh enrolments
Persistency Ratio : 71%



9.76 lakh policies



₹ 73.77 crore sanctioned in 236
accounts

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Awards & Accolades



★ “Leadership Capital Campaign for MD & CEO” for APY
By Government of India

★ “India’s Best Public Sector Bank”
for 2016-17
By Financial Express

★ “Best Public Sector Bank” - Banking
Excellence Award 2018
By State Forum of Banker’s Clubs Kerala

★ “Best Performance - Financial Literacy”
(2018-19)
By NABARD

★ 1st Prize – Excellence in Performance
among PSBs under SHG Bank Linkage
Programme in Tamil Nadu - 2017-18

★ “The Best Performing PSB”
under APY for 2017-18
By Government of India

★ “Rajbhasha Kirti Puraskar” under
Official Language
By Government of India

★ SMEs Excellence Award 2018
Under ‘Micro Lending’ - 6th ASSOCHAM

CIMSME
(Chamber of Indian Micro Small & Medium
Enterprises)

Best MSME Bank Award
Winner (Emerging Category)

Financially Inclusive Bank Award
Winner (Emerging Category)

Eco –Technology Savvy Bank Award
Runner up (Emerging Category)

★ NPCI Payments Excellence Award 2017
for NACH operations
in mid-sized banks category

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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.



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