



# Performance Analysis

## Q2 / H1 2019-20





Key strengths/Performance Highlights



Financials



Business Snapshot



Capital & Risk Management



Asset Quality



Digital Banking



Financial Inclusion / Awards



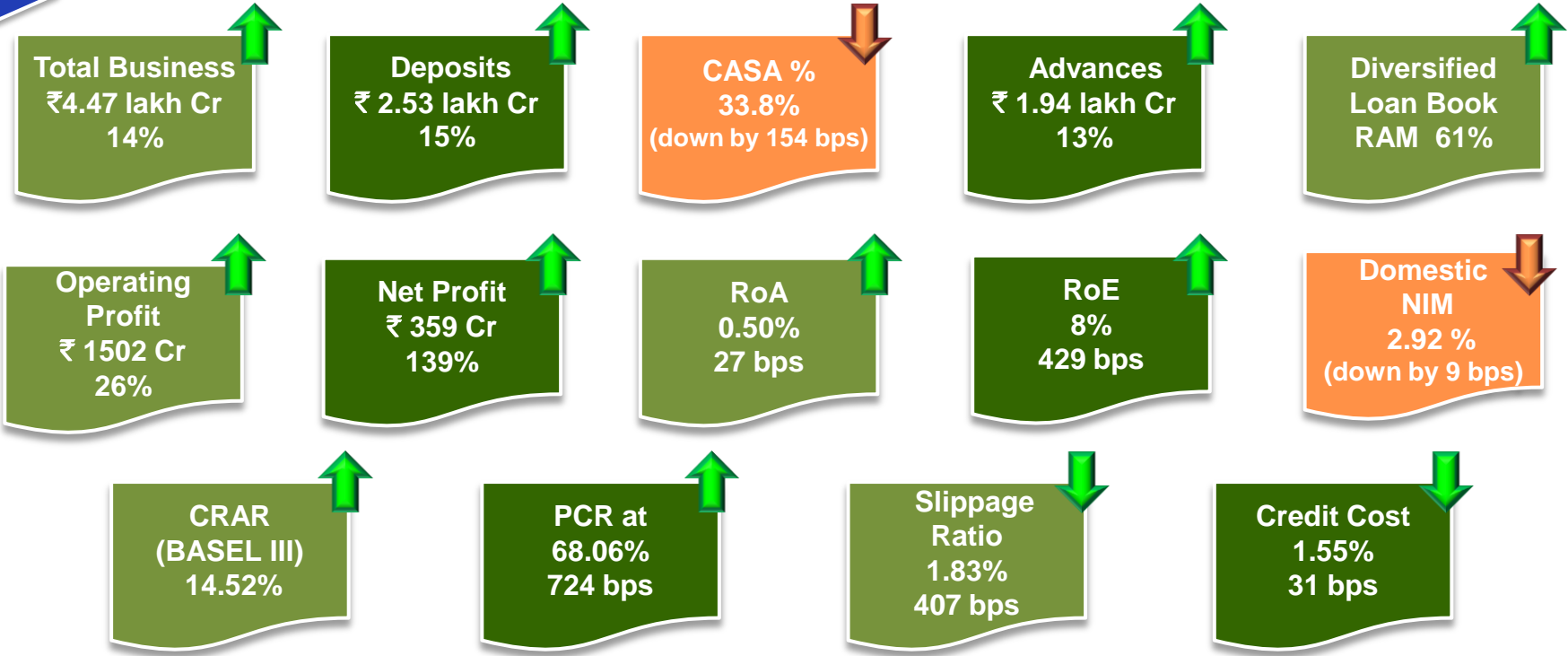
Amalgamation







# Performance Highlights - Q2 2019-20 (YoY)



**Asset Quality (Sequential Quarter) - Gross NPA 7.20% (7.33%) ↓ Net NPA 3.54% (3.84%) ↓**

# Financials – Net Interest Income (NII) & Operating Profit

₹ in Cr

S No	Components	Quarter Ended				Half Year Ended		
		30.09.2018	30.06.2019	30.09.2019	Y-o-Y (%)	30.09.2018	30.09.2019	Y-o-Y (%)
1	Interest Income	4700.84	5137.58	5307.67	12.9	9393.01	10445.26	11.2
2	Other income	428.32	694.54	737.65	72.2	868.12	1432.19	65.0
	Of which :							
	Profit on sale of investment	4.97	202.31	249.21		22.15	451.52	--
	Recovery of bad debts	29.01	33.33	38.02	31.1	53.86	71.35	32.5
	Fee income	303.78	280.61	303.80	0.0	582.91	584.41	0.3
	Forex	45.18	53.06	51.21	13.4	91.20	104.27	14.3
	Miscellaneous income	45.38	125.23	95.40	110.2	118.00	220.63	87.0
	<b>of which PSLC Commssion</b>	<b>22.17</b>	<b>103.90</b>	<b>61.72</b>	<b>178.41</b>	<b>72.31</b>	<b>165.62</b>	<b>129.05</b>
3	<b>Total Income (1+2)</b>	<b>5129.16</b>	<b>5832.12</b>	<b>6045.32</b>	<b>17.9</b>	<b>10261.13</b>	<b>11877.45</b>	<b>15.8</b>
4	Interest Expenses	2969.91	3352.14	3444.64	16.0	5855.09	6796.78	16.1
5	<b>Net Interest Income (1-4)</b>	<b>1730.93</b>	<b>1785.44</b>	<b>1863.03</b>	<b>7.6</b>	<b>3537.92</b>	<b>3648.47</b>	<b>3.1</b>
6	Staff Expenses	532.04	596.18	585.78	10.1	1086.36	1181.96	8.8
6A	Discount on ESPS	--	73.88		--	--	73.88	--
7	Overheads	436.17	435.71	513.14	17.6	831.08	948.85	14.2
8	<b>Operating Expenses (6+6A+7)</b>	<b>968.21</b>	<b>1105.77</b>	<b>1098.92</b>	<b>13.5</b>	<b>1917.44</b>	<b>2204.69</b>	<b>15.0</b>
9	<b>Total Expenses (4+8)</b>	<b>3938.12</b>	<b>4457.91</b>	<b>4543.56</b>	<b>15.4</b>	<b>7772.53</b>	<b>9001.47</b>	<b>15.8</b>
10	<b>Operating Profit (3-9)</b>	<b>1191.04</b>	<b>1374.21</b>	<b>1501.76</b>	<b>26.1</b>	<b>2488.60</b>	<b>2875.98</b>	<b>15.6</b>

₹ in Cr

S No	Components	Quarter Ended				Half Year Ended		
		30.09.2018	30.06.2019	30.09.2019	Y-o-Y (%)	30.09.2018	30.09.2019	Y-o-Y (%)
1	<b>Operating Profit</b>	1191.04	1374.21	1501.76	26.1	2488.60	2875.98	15.6
2	<b>Total Provisions</b>	<b>1040.90</b>	<b>1008.84</b>	<b>1143.21</b>	<b>9.8</b>	<b>2129.14</b>	<b>2152.05</b>	<b>1.1</b>
	Of which :							
	Loan loss	752.48	482.22	720.90		1209.08	1203.12	
	Depreciation on investments	326.00	293.03	154.68		974.09	447.70	
	Standard advances	-23.91	-13.49	36.69		-62.15	23.20	
	Income-tax	36.57	214.02	233.84		95.25	447.86	
	Others	-50.24	33.06	-2.89		-87.13	30.17	
3	<b>Net Profit (1-2)</b>	<b>150.14</b>	<b>365.37</b>	<b>358.55</b>	<b>138.81</b>	<b>359.46</b>	<b>723.93</b>	<b>101.39</b>

₹ in Cr

S No	Components	Quarter Ended				Half Year Ended		
		30.09.2018	30.06.2019	30.09.2019	Y-o-Y (%)	30.09.2018	30.09.2019	Y-o-Y (%)
1	Interest Income on Advances and Bills	3392.03	3851.74	3994.10	17.7	6771.57	7845.84	15.9
2	Interest on investments	1277.25	1243.26	1266.68	-0.8	2567.09	2509.94	-2.2
3	Sundry interest income	31.56	42.58	46.89	48.6	54.35	89.48	64.6
4	<b>Total Interest Income (1+2+3)</b>	<b>4700.84</b>	<b>5137.58</b>	<b>5307.67</b>	<b>12.9</b>	<b>9393.01</b>	<b>10445.26</b>	<b>11.2</b>
5	Interest on deposits	2707.91	3150.88	3258.10	20.3	5320.95	6408.99	20.4
6	Interest on borrowings	262.00	201.26	186.54	-28.8	534.14	387.79	-27.4
7	Sundry interest expenditure	0.00	0.00	0.00	--	0.00	0.00	--
8	<b>Total Interest Expenditure (5+6+7)</b>	<b>2969.91</b>	<b>3352.14</b>	<b>3444.64</b>	<b>16.0</b>	<b>5855.09</b>	<b>6796.78</b>	<b>16.1</b>
9	<b>Net Interest Income (NII) (4-8)</b>	<b>1730.93</b>	<b>1785.44</b>	<b>1863.03</b>	<b>7.6</b>	<b>3537.92</b>	<b>3648.47</b>	<b>3.1</b>

₹ in Cr

Components	Quarter Ended				Half Year Ended		
	30.09.2018	30.06.2019	30.09.2019	Y-o-Y (%)	30.09.2018	30.09.2019	Y-o-Y (%)
<b>Fee Income (Total of (i) to (vii))</b>	<b>303.78</b>	<b>280.61</b>	<b>303.80</b>	<b>0.0</b>	<b>582.91</b>	<b>584.41</b>	<b>0.3</b>
Of which							
(i) Loan processing charges	39.76	38.15	58.94	48.2	82.97	97.09	17.0
(ii) Commission on Government business	14.30	9.75	11.46	-19.9	21.23	21.21	-0.1
(iii) Commission on LC/BG	33.43	30.58	36.83	10.2	62.57	67.41	7.7
(iv) Transaction fees	106.85	105.45	112.53	5.3	219.18	217.98	-0.5
Of which							
ATM acquirer fee	46.40	47.16	51.54	11.1	93.42	98.70	5.7
(v) Cross selling	4.79	3.04	3.42	-28.7	6.42	6.46	0.6
(vi) Income from PFMS operations	10.92	7.22	1.39	-87.3	10.92	8.61	-21.1
(vii) Misc fee Income	93.73	86.42	79.25	-15.4	179.62	165.67	-7.8
Of which							
Rent on lockers	14.83	16.46	15.29	3.1	33.59	31.75	-5.5
Incidental charges	11.07	14.79	12.87	16.3	21.65	27.66	27.8
Charges for other services	12.46	10.21	10.56	-15.2	25.38	20.77	-18.2
AMC Charges on ATM/ Debit Cards	19.29	19.23	18.30	-5.1	37.48	37.53	0.1
DD commission (Inland)	8.89	7.62	7.25	-18.5	17.69	14.87	-16.0



# Operating Expenses

₹ in Cr

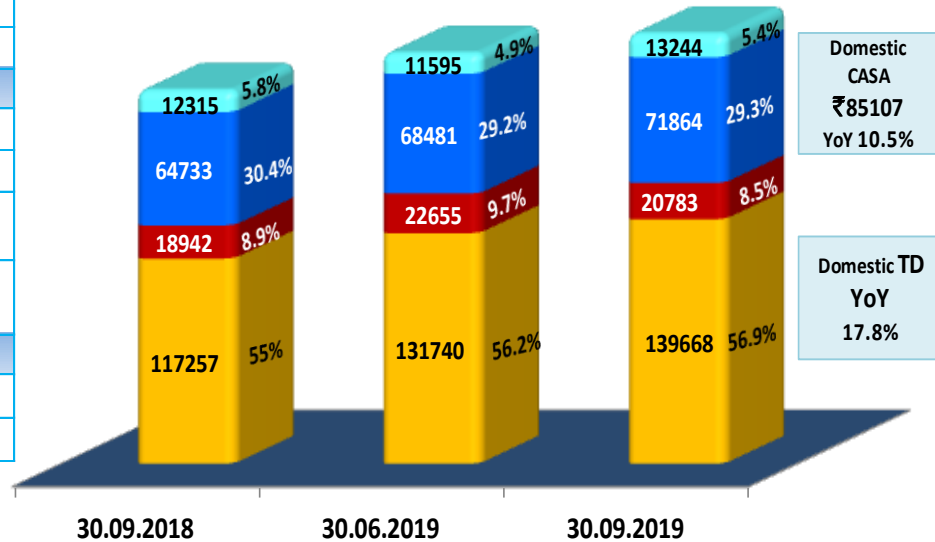
S No	Components	Quarter Ended				Half Year Ended		
		30.09.2018	30.06.2019	30.09.2019	Y-o-Y (%)	30.09.2018	30.09.2019	Y-o-Y (%)
<b>1</b>	<b>Staff Expenses</b>	<b>532.04</b>	<b>596.19</b>	<b>585.78</b>	<b>10.1</b>	<b>1086.36</b>	<b>1181.96</b>	<b>8.8</b>
	Of which							
	Salary	449.39	466.00	463.08	3.0	884.97	929.07	5.0
	Contribution for Employees	82.65	130.19	122.70	48.5	201.39	252.89	25.6
<b>1A</b>	<b>Discount on ESPS</b>	--	73.88	--	--	--	<b>73.88</b>	--
<b>2</b>	<b>Overheads</b>	<b>436.17</b>	<b>435.70</b>	<b>513.14</b>	<b>17.6</b>	<b>831.08</b>	<b>948.85</b>	<b>14.2</b>
	Of which							
	Rent, Taxes & Lighting	80.19	68.55	87.49	9.1	144.80	156.04	7.8
	Depreciation	65.74	71.18	82.28	25.2	123.29	153.46	24.5
	Insurance	58.53	65.66	76.71	31.1	127.23	142.37	11.9
	Travelling and Halting	18.31	10.32	16.77	-8.4	29.37	27.09	-7.8
	Postage, Telecommunications etc.	13.16	11.25	14.56	10.7	25.49	25.81	1.3
	Repairs and Maintenance	23.25	22.51	25.40	9.2	44.74	47.91	7.1
	Printing and Stationery	7.64	7.13	8.02	5.0	14.04	15.15	7.9
	Advertisement & Publicity	0.86	0.74	1.95	127.3	1.78	2.69	51.4
	Others	168.49	178.36	199.97	18.7	320.34	378.33	18.1
	Of which							
	ATM Issuer Fee paid	53.81	63.67	57.88	7.6	104.82	121.55	16.0
	Fee others	23.34	19.91	34.11	46.1	41.28	54.02	30.9
	Residual Expenses	14.96	15.72	13.06	-12.7	27.71	28.78	3.8
	Audit Fees	6.59	7.61	13.04	97.9	15.01	20.65	37.6
	Financial Inclusion Plan Expenses	13.14	13.81	14.10	7.3	25.37	27.91	10.0
<b>3</b>	<b>Total Operating Expenses (1+1A+2)</b>	<b>968.21</b>	<b>1105.77</b>	<b>1098.92</b>	<b>13.50</b>	<b>1917.44</b>	<b>2204.69</b>	<b>15</b>



₹ in Cr

## Domestic Deposits

- Core Term Deposits
- Other Term Deposits
- Savings Bank
- Current account

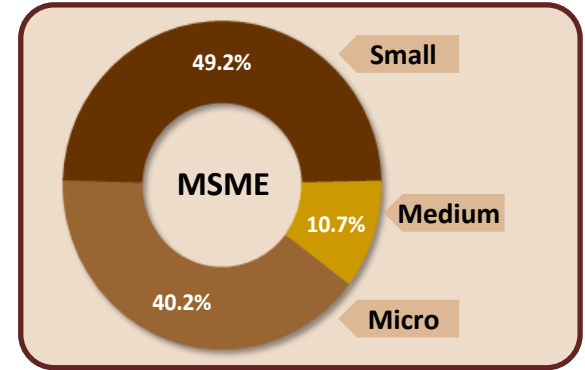
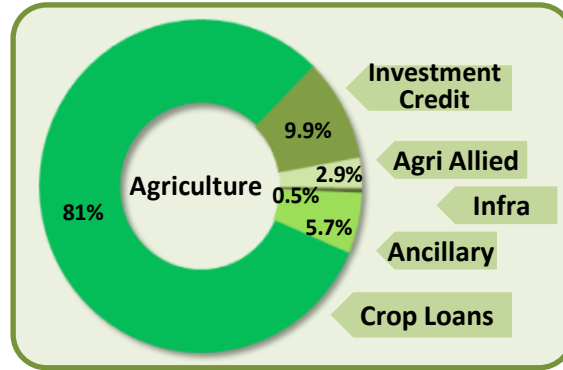
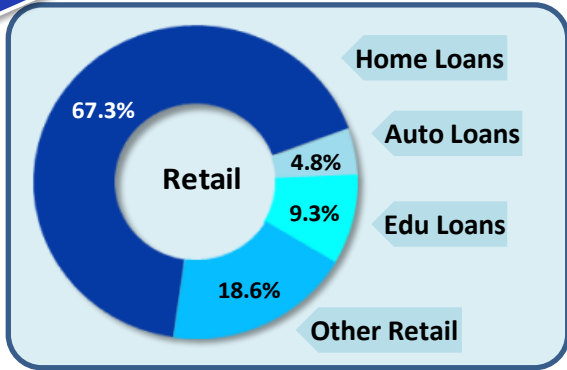


Parameter	30.09.2018	30.06.2019	30.09.2019	YOY (%)
<b>Global Business</b>	<b>391845</b>	<b>425793</b>	<b>447420</b>	<b>14.2</b>
Domestic	378385	411029	431393	14.0
Overseas	13460	14764	16027	19.1
<b>Global Deposits</b>	<b>219523</b>	<b>241457</b>	<b>253172</b>	<b>15.3</b>
Domestic	213247	234471	245557	15.2
Overseas	6276	6986	7615	21.3
CASA	77573 (35.3%)	80606 (33.4%)	85597 (33.8%)	10.3
Term Deposit	141950 (64.7%)	160851 (66.6%)	167575 (66.2%)	18.1
<b>Global Advances</b>	<b>172322</b>	<b>184336</b>	<b>194248</b>	<b>12.7</b>
Domestic	165138	176558	185836	12.5
Overseas	7184	7778	8413	17.1

Business driven by growth in both Deposits and Advances portfolio



# Advances (Domestic) - Breakup



Details	30.09.2018	30.06.2019	30.09.2019	YoY (%)
<b>Gross Advances-Domest</b>	<b>165138</b>	<b>176558</b>	<b>185836</b>	<b>12.5</b>
<b>R</b> etail sector	30686	33774	35920	<b>17.1</b>
<b>A</b> griculture sector	35442	40022	40980	<b>15.6</b>
<b>M</b> SME sector	30775	32967	36765	<b>19.5</b>
<b>Total (RAM)</b>	<b>96903</b>	<b>106763</b>	<b>113665</b>	<b>17.3</b>
<b>RAM</b> % to Gross Advances	58.68	60.47	61.16	--
Corporates	68235	69796	72171	<b>5.8</b>

₹ in Cr

Increased focus towards RAM Sector which now constitutes 61% of Bank's Loan Book

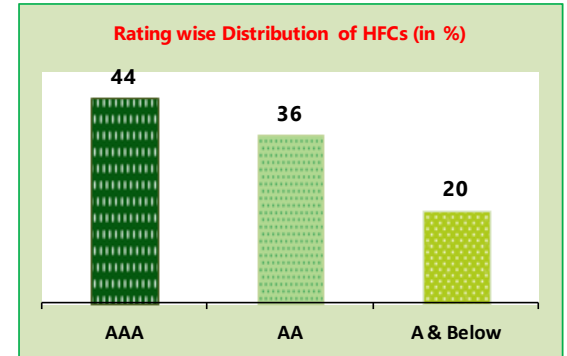
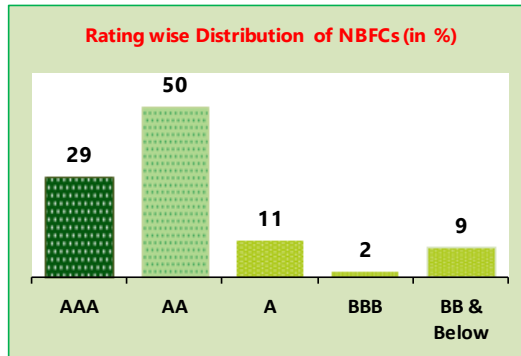


# Corporate Sector portfolio - Overview

₹ in Cr

Composition	30.09.2018	% to Gross Advances	30.06.2019	% to Gross Advances	30.09.2019	% to Gross Advances
<b>NBFCs</b>	<b>20477</b>	<b>12.4</b>	<b>19036</b>	<b>10.8</b>	<b>19990</b>	<b>10.8</b>
NBFC - PSUs	73	0.0	49	0.0	41	0.0
NBFC - HFC	7378	4.5	7044	4.0	7884	4.2
NBFC- MFI	698	0.4	772	0.4	1098	0.6
NBFCs -Others	12328	7.5	11171	6.3	10967	5.9
<b>Exposure to PSUs</b>	<b>20413</b>	<b>12.4</b>	<b>20469</b>	<b>11.6</b>	<b>20853</b>	<b>11.2</b>
<b>Exposure to other Corporates</b>	<b>27346</b>	<b>16.6</b>	<b>30291</b>	<b>17.2</b>	<b>31328</b>	<b>16.9</b>
<b>Total Corporates</b>	<b>68236</b>	<b>41.3</b>	<b>69796</b>	<b>39.5</b>	<b>72171</b>	<b>38.8</b>

Composition of NBFC & HFC	₹ in Cr
<b>NBFC</b>	
Bank sponsored	2190
Private Institutions & others	17800
<b>Total</b>	<b>19990</b>
<b>HFC</b>	
Bank sponsored	1787
Private Institutions	6097
<b>Total</b>	<b>7884</b>



Exposure more towards high rated NBFCs / HFCs



# Sectoral Deployment - Domestic Advances

₹ in Cr

Sector	30.09.2018	% share to Gross Advances	30.09.2019	% share to Gross Advances
<b>Infrastructure</b>	<b>23908</b>	<b>14.48</b>	<b>24012</b>	<b>12.92</b>
Of which				
Power	9210	5.58	8797	4.73
Telecom	105	0.06	100	0.05
Roads	4102	2.48	3348	1.80
Other infrastructure	10493	6.35	11768	6.33
<b>Basic Metal</b>	<b>4567</b>	<b>2.77</b>	<b>8295</b>	<b>4.46</b>
Of which				
Iron & Steel	3594	2.18	7164	3.86
<b>Textiles</b>	<b>4387</b>	<b>2.66</b>	<b>4402</b>	<b>2.37</b>
<b>Petroleum</b>	<b>2437</b>	<b>1.48</b>	<b>2887</b>	<b>1.55</b>
<b>All Engineering</b>	<b>3123</b>	<b>1.89</b>	<b>2682</b>	<b>1.44</b>
<b>Food Processing</b>	<b>4007</b>	<b>2.43</b>	<b>4114</b>	<b>2.21</b>
<b>Chemicals &amp; Chemical Products</b>	<b>1330</b>	<b>0.81</b>	<b>1309</b>	<b>0.70</b>
<b>Trade</b>	<b>7281</b>	<b>4.41</b>	<b>7347</b>	<b>3.95</b>
<b>Commercial Real Estate</b>	<b>3981</b>	<b>2.41</b>	<b>5267</b>	<b>2.83</b>
<b>Home Loans</b>	<b>15620</b>	<b>9.46</b>	<b>20587</b>	<b>11.08</b>
<b>Auto Loans</b>	<b>1554</b>	<b>0.94</b>	<b>1735</b>	<b>0.93</b>
<b>Other Retail Loans</b>	<b>13512</b>	<b>8.18</b>	<b>13599</b>	<b>7.32</b>
<b>Agriculture</b>	<b>35441</b>	<b>21.46</b>	<b>40979</b>	<b>22.05</b>
<b>NBFC</b>	<b>20477</b>	<b>12.40</b>	<b>19990</b>	<b>10.76</b>
<b>Others (Other Industries/Sectors)</b>	<b>23513</b>	<b>14.24</b>	<b>28631</b>	<b>15.41</b>
<b>Total Domestic Advances</b>	<b>165138</b>	<b>100</b>	<b>185836</b>	<b>100</b>



# Standard Domestic Credit Exposure - Profile of External rating

₹ in Cr

External Rating Grades	30.09.2018		30.06.2019		30.09.2019	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
AAA	17745	15.8	12753	11.8	11147	10.0
AA+	19389	17.3	23066	21.4	28258	25.3
A	11950	10.7	13347	12.4	13888	12.5
BBB	18580	16.6	18124	16.8	16722	15.0
BB and below	13501	12.0	14826	13.7	16425	14.7
Unrated	30996	27.6	25719	23.9	25073	22.5

₹ in Cr

Composition	30.09.2018	31.03.2019	30.09.2019	Y-o-Y (%)
Central Government Securities	43034	38139	44486	3.38
State Government Securities	13105	13880	17404	32.81
Other Approved Securities	24	5	4	-83.38
Debentures & Bonds	8935	9275	8716	-2.45
Treasury Bills	295	0	0	--
Shares	823	820	828	0.63
Others	1807	3639	5209	188.28
<b>Gross Domestic Investment (Without netting LAF lending/borrowing)</b>	<b>68023</b>	<b>65758</b>	<b>76648</b>	<b>12.68</b>
A. SLR	56458	52024	61895	9.63
Non SLR	11565	13734	14753	27.57
<b>Total</b>	<b>68023</b>	<b>65758</b>	<b>76648</b>	<b>12.68</b>
B. Held For Trading (HFT)	21	122	358	1603.81
Available For Sale (AFS)	25782	26798	27084	5.05
Held To Maturity (HTM)	42220	38838	49206	16.55
<b>Total</b>	<b>68023</b>	<b>65758</b>	<b>76648</b>	<b>12.68</b>
<b>Modified Duration of AFS &amp; HFT portfolio</b>	<b>3.26</b>	<b>3.16</b>	<b>3.28</b>	<b>--</b>

% Annualized

Parameters	Quarter Ended			Half Year Ended	
	30.09.2018	30.06.2019	30.09.2019	30.09.2018	30.09.2019
Cost of Deposits	5.24	5.40	5.45	5.19	5.44
Cost of Funds	5.30	5.42	5.46	5.26	5.45
Cost to Income Ratio	44.84	44.59	42.26	43.52	43.39
Yield on Advances	8.40	8.40	8.64	8.47	8.53
Return on Assets (RoA)	0.23	0.52	0.50	0.28	0.51
Net Interest Margin (NIM) Domestic	3.01	2.85	2.92	3.10	2.89
Return on Investments (Domestic)	7.13	8.30	8.18	7.17	8.24
Return on Average Networth (RoE)	3.71	9.06	8.00	4.48	8.41
Earnings per Share (₹)	12.51	30.12	29.18	14.97	29.64
Book Value per Share (₹)	339.17	334.93	394.34	339.17	394.34
Business per Employee (₹ in crore)	19.29	21.95	23.19	19.29	23.19
Business per Branch (₹ in crore)	138.46	148.10	154.98	138.46	154.98





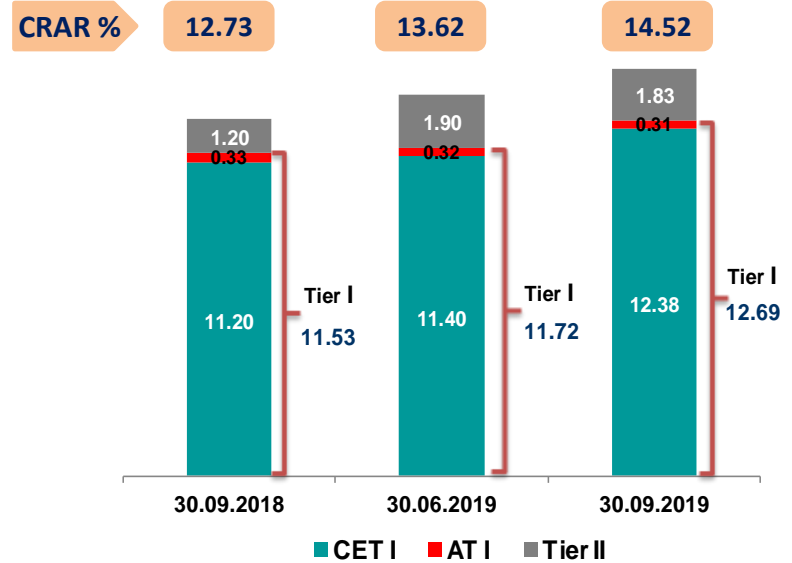
# Capital Adequacy - Risk Management

₹ in Cr

Parameters	30.09.2018	30.06.2019	30.09.2019
Capital	19189	21034	23622
Common Equity Tier I (CET I)	16885	17604	20149
Additional Tier I	500	500	500
Tier II	1804	2930	2973
Total Risk Weighted Assets	150679	154370	162718
CRAR %	12.73	13.62	12.96
CRAR % (Including capital infusion of ₹2534 Cr)			14.52

Risk Weighted	30.09.2018	30.06.2019	30.09.2019
Credit	124554	129276	135612
	(72.28%)	(70.13%)	(69.81%)
Market	12782	10063	12074
	(49.61%)	(45.99%)	(43.76%)
Operational	13343	15031	15031
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Figures in bracket denotes density



Bank's CRAR upon plough back of Half yearly Profit will be higher at 14.96%



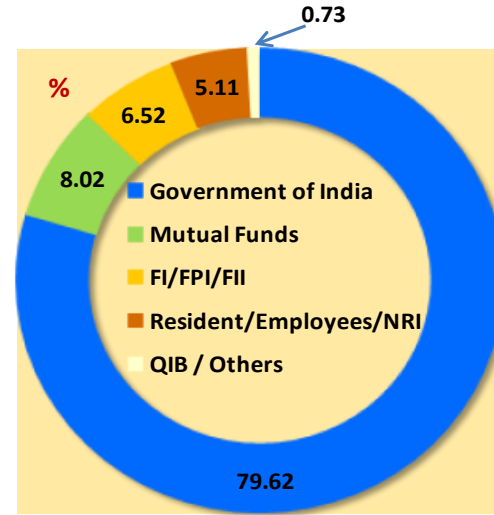
# Shareholding Pattern & Balance Sheet

## Pattern of Equity Shareholding

Shareholder	%
<b>Government of India</b>	<b>79.62</b>
<b>Mutual Funds</b>	<b>8.02</b>
<b>FI/FPI/FII</b>	<b>6.52</b>
<b>Resident/Employees/NRI</b>	<b>5.11</b>
<b>QIB / Others</b>	<b>0.73</b>
<b>Of which</b>	
Corporate Body	0.54
Clearing Member	0.10
QIB/ Trust / Bank	0.09



30.09.2019



₹ in Cr

Liabilities	30.09.2018	30.09.2019
Capital	480	492
Share Application money received*	0	2534
Reserves & Surplus	18391	19919
Deposits	219523	253172
Borrowings	17494	15676
Other Liabilities & Provisions	5754	5870
<b>Total</b>	<b>261642</b>	<b>297662</b>

Assets	30.09.2018	30.09.2019
Cash & Balance with RBI	10541	10452
Bal. with banks & money at call	5137	9311
Investments	67182	75500
Advances	166967	186823
Fixed Assets	3402	3954
Other Assets	8413	11621
<b>Total</b>	<b>261642</b>	<b>297662</b>

\* Received as capital infusion from Government of India

# Asset Quality - Movement of NPA

₹ in Cr

S No	Details	Quarter Ended		
		30.09.2018	30.06.2019	30.09.2019
1	<b>Gross NPA opening balance</b>	<b>11828</b>	<b>13353</b>	<b>13511</b>
	<b>ADDITIONS :</b>			
	Fresh Slippages	1624	1035	741
	To old NPAs / Others	626	42	42
2	<b>Sub-Total</b>	<b>2250</b>	<b>1077</b>	<b>783</b>
	<b>LESS:</b>			
	Cash Recovery	231	342	215
	Upgradation	44	157	78
	Technical Write off + Exchange difference	1097	370	0
	Normal Write off	161	50	21
	Assigned to ARCs	211	0	0
3	<b>Sub-Total</b>	<b>1744</b>	<b>919</b>	<b>314</b>
4	<b>Gross NPA closing Balance (1+2-3)</b>	<b>12334</b>	<b>13511</b>	<b>13981</b>
	<b>Gross NPA%</b>	<b>7.16</b>	<b>7.33</b>	<b>7.20</b>
5	Provisions	4818	6269	6951
6	Others (Interest Realisable, etc.)	456	418	417
7	<b>Net NPA [4-(5+6)]</b>	<b>7060</b>	<b>6824</b>	<b>6613</b>
	<b>Net NPA%</b>	<b>4.23</b>	<b>3.84</b>	<b>3.54</b>
	<b>AUC Recovery</b>	<b>45</b>	<b>36</b>	<b>42</b>
	<b>PCR % (including Technical Writeoff)</b>	<b>60.82</b>	<b>66.34</b>	<b>68.06</b>
	<b>PCR % (excluding Technical Writeoff)</b>	<b>42.76</b>	<b>49.49</b>	<b>52.70</b>
	<b>Slippage Ratio (%)</b>	<b>5.90</b>	<b>2.47</b>	<b>1.83</b>
	<b>Credit Cost (%)</b>	<b>1.86</b>	<b>1.04</b>	<b>1.55</b>

## Sectorwise Fresh Slippages

Category	Q2 2018-19	Q2 2019-20
Retail	161	75
Agriculture	77	74
MSME	198	281
Corporate	1189	311
<b>Total</b>	<b>1624</b>	<b>741</b>

## MSME Restructuring

S No	Particulars	No.	Amount
1	Accounts identified for restructuring as on 01 01 2019	134146	14645
2	of (1) above, A/cs restructured till 30.09.2019	30455	1278
3	of (1) above, A/cs not restructured due to various reasons like non-viability, non-functioning of unit etc. and slipped to NPA	3191	441
4	of (2) above, A/cs slipped to NPA subsequent to restructuring since the borrowers could not repay as per restructured terms due to various reasons (internal / external)	4847	161
5	Accounts under watch for Restructuring, Upgradation from SMA 0, SMA 1 and SMA 2 to Standard assets by 31 03 2020	100500	12926

19/35



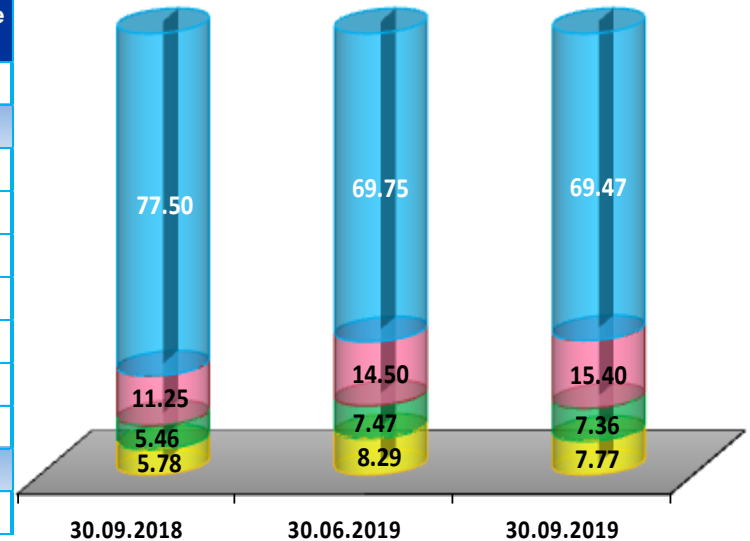
# NPA Position - Sectorwise

₹ in Cr

Sector	30.09.2018		30.06.2019		30.09.2019		
	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
Retail Credit	713	2.32	1120	3.31	35920	1086	3.02
Of which							
Home Loan	298	1.91	350	1.86	20587	348	1.69
Education Loan	299	9.25	599	18.13	3343	594	17.77
Vehicle Loan	28	1.83	41	2.36	1735	39	2.25
Agriculture	674	1.90	1009	2.52	40980	1029	2.51
MSME	1388	4.51	1959	5.94	36765	2153	5.86
Corporate & Overseas	9559	12.67	9424	12.15	80583	9713	12.05
Total	12334	7.16	13511	7.33	194248	13981	7.20
Of which							
Priority	2475	3.27	3704	6.22	89493	3910	4.37

## Sectorwise Gross NPA to Total Gross NPA %

■ Retail credit 
 ■ Agriculture 
 ■ MSME 
 ■ Corporate/Overseas



Reduction in NPAs across all sectors sequentially through dedicated monitoring & recovery efforts

# NPA Position – Industry wise

₹ in Cr

Industry	30.09.2018		30.06.2019		30.09.2019	
	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	2424	42.77	2116	30.25	2124	24.44
Coal and Mining	852	73.41	837	80.98	837	80.36
All Engineering	900	24.03	649	23.98	653	26.02
Textiles	320	5.15	581	12.61	577	12.34
Infrastructure	3714	12.51	4261	18.11	4417	18.13
<b>Of which</b>						
Power	1908	20.58	2124	24.46	2131	24.04
Commercial Real Estate	174	3.64	204	3.99	247	4.68
Other Industries (including other Sectors)	3950	3.26	4862	3.46	5126	3.47
<b>Total</b>	<b>12334</b>	<b>7.16</b>	<b>13511</b>	<b>7.33</b>	<b>13981</b>	<b>7.20</b>



₹ in Cr

Category	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1648	1257	76.2
RBI List II	9	703	668	95.1
Others *	53	3637	2845	78.2
<b>Total</b>	<b>68</b>	<b>5988</b>	<b>4769</b>	<b>79.7</b>

\* of which accounts filed by other banks at NCLT: 22 A/cs - ₹ 1265 Cr

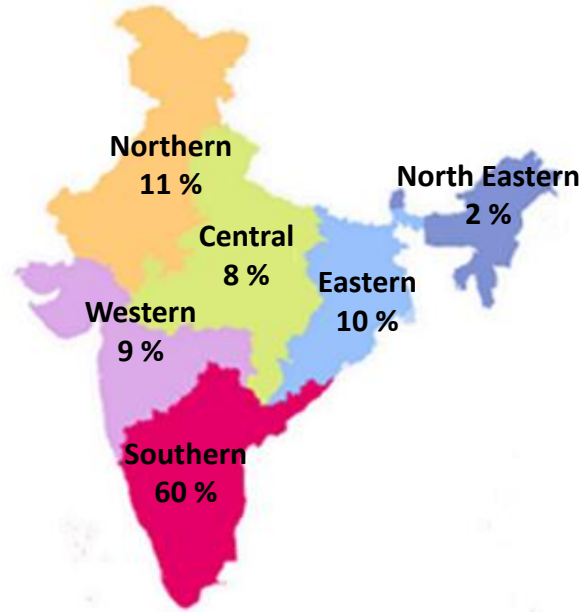
- Recovery through Resolution Plan : Nil
- NCLT adjudicated 19 accounts with exposure of ₹ 1232 Cr for liquidation



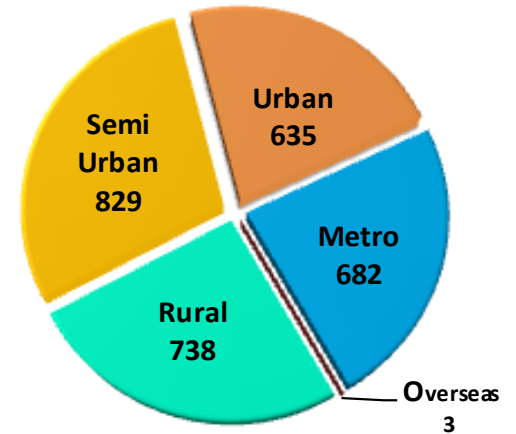
## Network - Distribution



## Branches - Region wise



## Population Group wise



## Digital Products for Digital India



### Rupay Select Card

Premium card variant offering special benefits & discounts to cardholders at merchants providing "wellness" related services



### NCMC

Inter-operable transport card with "Tap & Go" payment facility



### Ind Advantage

Facility to earn and redeem reward points on transactions made through Debit Cards, Internet and Mobile Banking



### Online Nomination

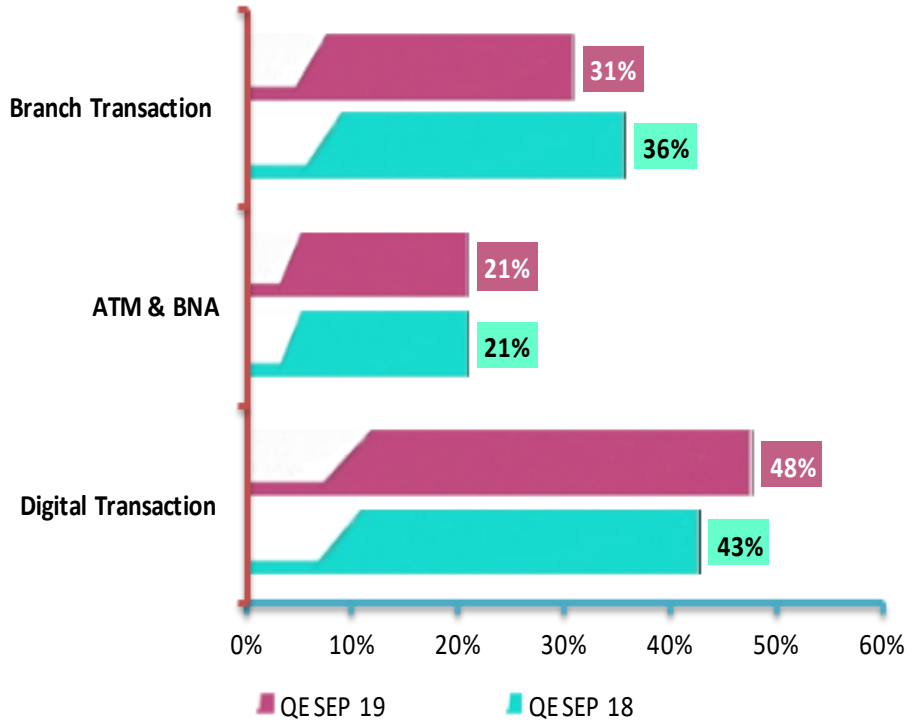
Online facility to nominate for customer convenience





# Migration to Digital Channels

igital Products for igital India



Transactions at Branch Counters ↓ 5% through Digital Channels ↑ 5%

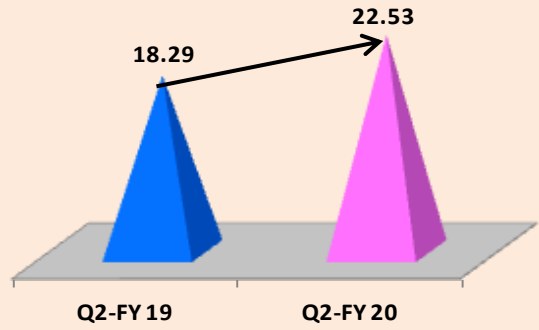


## Net Banking

in lakhs

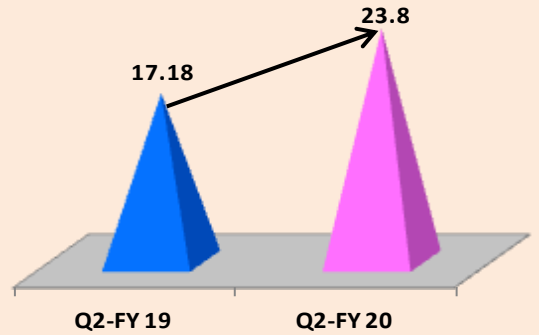
## Mobile Banking

YoY 23%

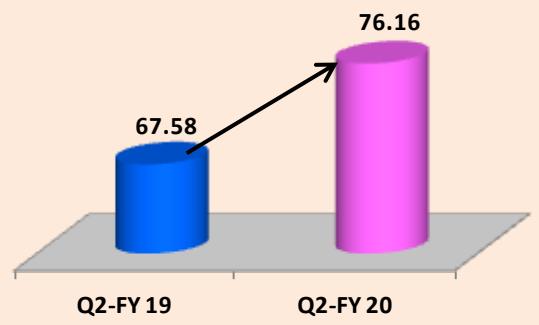


No. of Users

YoY 39%

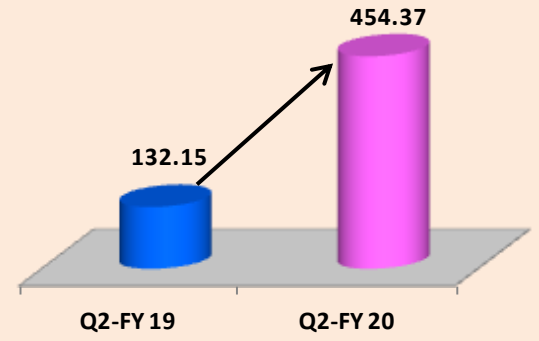


YoY 13%



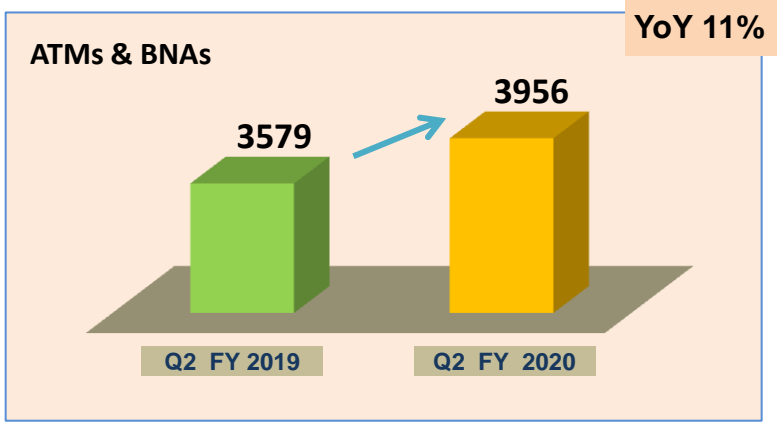
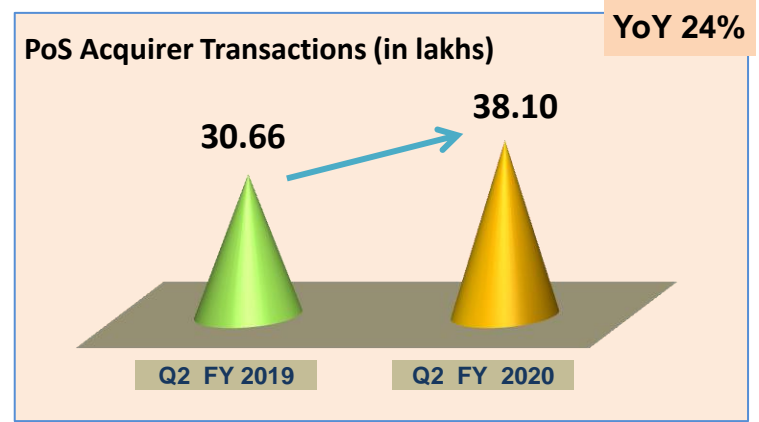
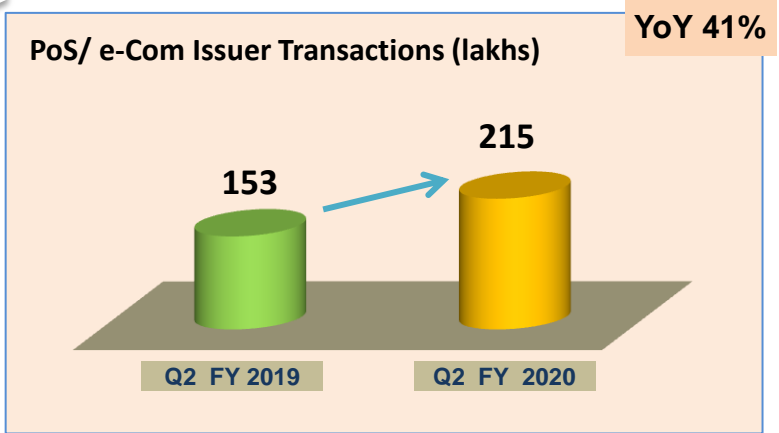
No. of Transactions

YoY 244%





# Digital Footprint - Performance under 24 \*7 Banking

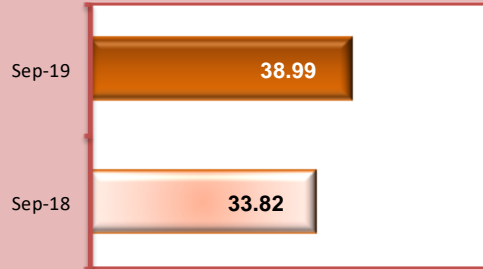


- Number of Debit Cards as on 30.09.2019: 152.61 Lakh**
- Highest RuPay platinum card issuer among all banks in India.
  - 100% Debit cards migrated to EMV
  - Enabled 99% of Bank's ATM to accept EMV cards.



# Financial Inclusion – Performance under PMJDY

### Accounts (No.in lakhs)

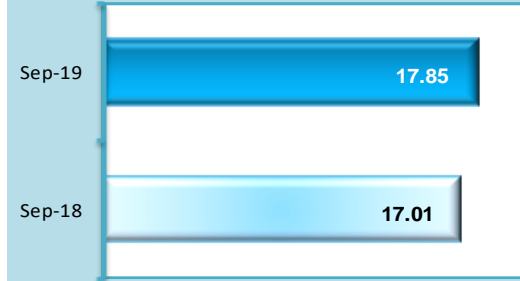


15% increase in number of accounts

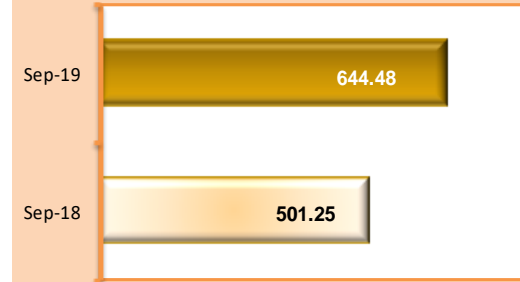
29% increase in the amount of deposits

7% reduction in number of zero balance accounts

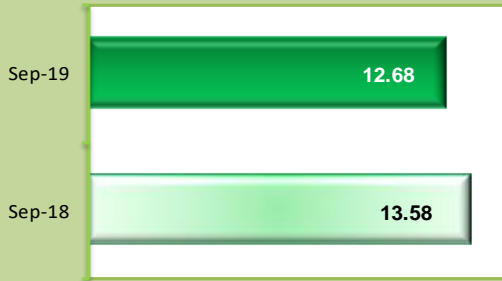
### Overdrafts Sanctioned (₹ in crore)



### Deposits (₹ in crore)



### % of Zero Balance A/cs



# Performance under Government Schemes

## Pradhan Mantri Suraksha Bima Yojana



**23.52 lakh**  
Policies

## Pradhan Mantri Jeevan Jyothi Bima Yojana



**10.42 lakh**  
Policies

## MUDRA



Disbursement  
(including RRBs)  
**₹1275 Cr in 78166**  
**A/cs**  
till SEP 2019

## Atal Pension Yojana



**6.94 lakh**  
enrolments

Persistency  
Ratio **68%**

## PSB Loans in 59 Minutes



**₹193 Cr**  
sanctioned in  
**488 A/cs**  
till SEP 2019



Govt. of India



First in 'Swachhta Pakhwada 2019' for outstanding contribution to cleanliness drive .

MeitY, GoI



Winner Digi Dhan Digital Payment Award 2018-19 under category A\*

Reader's Digest



Voted as a 'Trusted Bank' in the Nationalised Banks Category April 2019

NABARD



First among PSBs for Excellence in performance under "SHG Bank Linkage Programme" in Tamil Nadu – 2018-19

Financial Express



FE India's Best Bank 2017-18 Nationalised Bank category

\*Achievement of Digital Transactions under >10 Cr to 50 Cr category



# Consolidation of PSBs - Amalgamation of Indian Bank & Allahabad Bank



As on  
31.03.2019

Indian Bank      Allahabad Bank

Indian Bank      Allahabad Bank

Domestic Branches	2872	+	3229	6101
Overseas Branches	3	+	1	4
ATMs & BNAs	3885	+	836	4721
BCs	3022	+	6106	9128
Total	9782	+	10172	19954

Business	4.3 lakh Cr	+	3.8 lakh Cr	8.1 lakh Cr
Deposits	2.5 lakh Cr	+	2.1 lakh Cr	4.6 lakh Cr
CASA %	34.7%	+	49.5%	41.7%
Advances	1.9 lakh Cr	+	1.6 lakh Cr	3.5 lakh Cr
CD Ratio	77.6%	+	76.3%	77%

*Extensive touchpoints in West Bengal, UP & Bihar*

*Market share of combined entity  
Deposits - 3.58%      Advances - 3.60%*



# Consolidation of PSBs - Amalgamation of Indian Bank & Allahabad Bank

## Benefits of Amalgamation



Larger balance sheet size & optimized capital utilisation



Wider Geographic reach leading to deeper penetration



Access to larger talent pool



Better products & Opportunities to cross sell & upsell



Increased operational & process efficiencies

## Synergies



Pan India presence strengthened – 2x with increased presence in Central, Eastern & Northern region



Wider reach & network distribution with 19954 customer touch points



Increase in no.of BCs - Penetration to the unbanked area



Leveraging Specialised Verticals / Branches/ Processing Centres & opportunities to diversify credit portfolio



Potential to increase the presence in Northern & Western region



## New Initiatives undertaken

- ✓ Centralized processing units for MSME and RAM in place.
- ✓ On boarded on PSB loans & TREDs Platforms.

## Diversifying Loan book with focus on RAM

- ✓ Positioning for taking exposure in well rated Large & Mid corporate.

## Improving Asset Quality

- ✓ Dedicated recovery verticals in place for recovery and monitoring in high value accounts.

## Amalgamation Process

- ✓ Adoption of best practices & standardised processes to form one entity with smooth, hassle free, successful & timely completion.
- ✓ Integration of Technology, Human Resource, Work group , Financial & Tax due diligence by setting up of various committees.

## Others

- ✓ Leveraging on newly launched products /services to drive growth.
- ✓ Effective marketing of cross sell options through new tie-ups with Life, Non-life and health Insurance companies.
- ✓ Co-origination of loans in collaboration with NBFCs.

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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.

Thank you