

VISION

DELIVERING EXCELLENCE IN FINANCIAL SERVICES THROUGH CUSTOMER FOCUS, EMPLOYEE ENGAGEMENT AND SUSTAINABLE GROWTH.

INDIAN BANK



MISSION

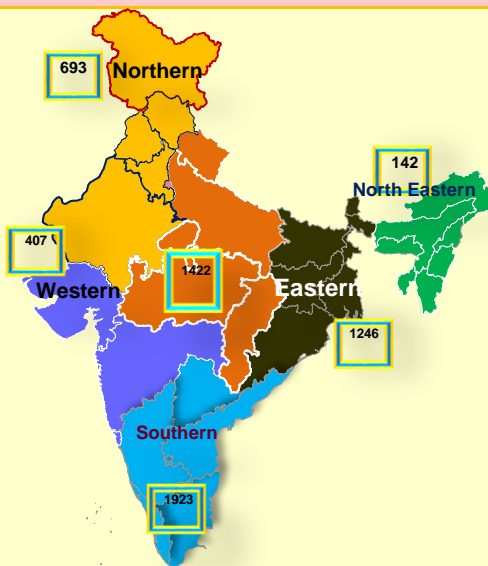
- BRING THE BEST OF INNOVATION AND TECHNOLOGY IN OUR OFFERINGS
- BE RESPONSIVE TO THE UNIQUE NEEDS OF EVERY CUSTOMER THROUGH ALL CHANNELS OF CHOICE
- TO PROVIDE VALUE TO STAKEHOLDERS
- EMPOWER AND ENGAGE OUR EMPLOYEES

TOP MANAGEMENT

MD & CEO:
SHRI S L JAIN
EDS:

SHRI IMRAN AMIN SIDDIQUI
SHRI MAHESH KUMAR BAJAJ
SHRI ASHUTOSH CHOUDHURY
SHRI SHIV BAJRANG SINGH

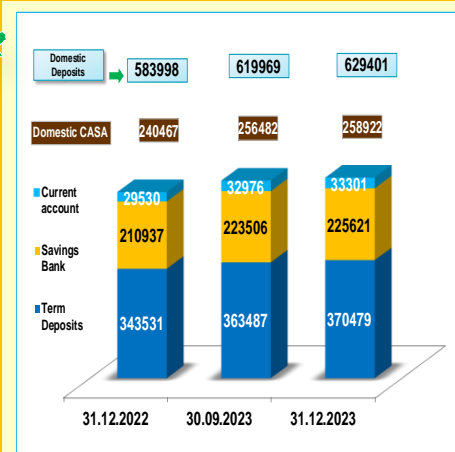
BRANCH NETWORK



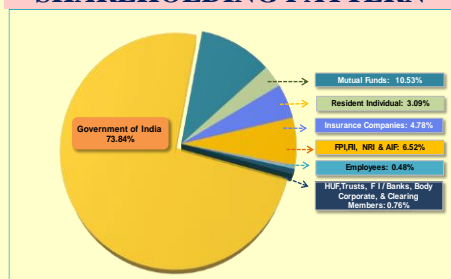
TOTAL BUSINESS

Rs 11.64 LAKH CRORE

DEPOSITS
Rs 6.54 LAKH CRORE



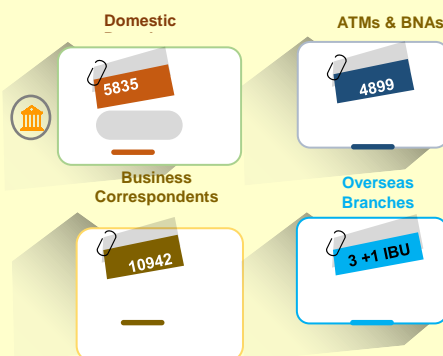
SHAREHOLDING PATTERN



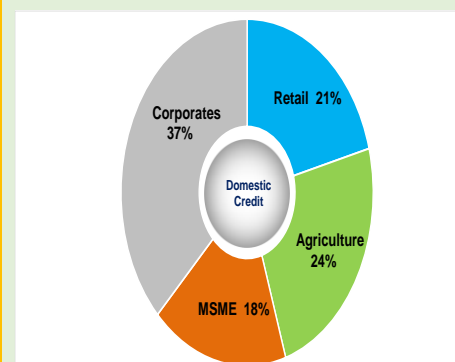
RATING- AT1 & Tier 2 BONDS

Sl.No	AT 1 Bonds	Tier 2 Bonds
CARE	AA+/ Stable	AAA /Stable
CRISIL	AA+ /Stable	AAA /Stable
India Ratings and Research		AA+ /Stable

NETWORK DISTRIBUTION



ADVANCES Rs 5.10 LAKH CRORE

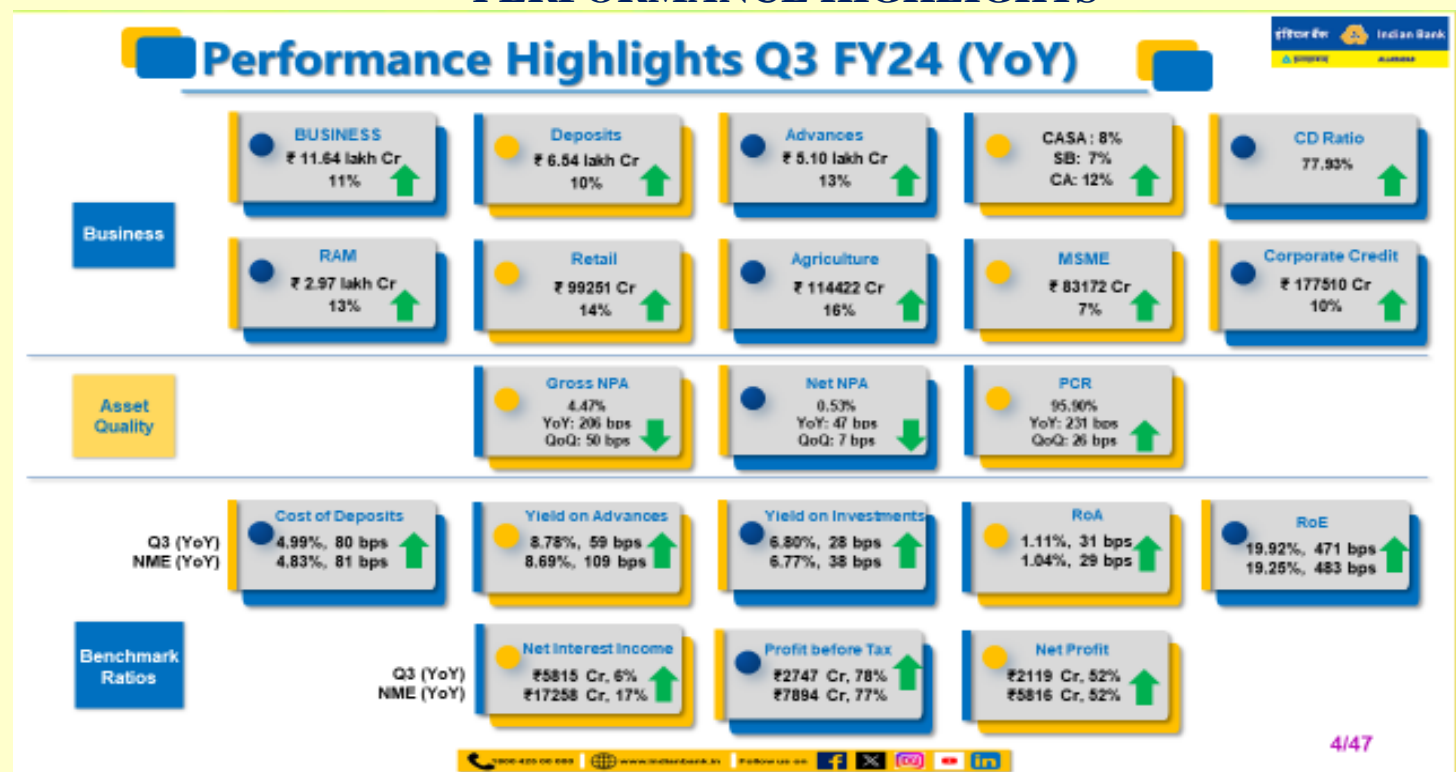


CAPITAL ADEQUACY

(Rs in Crores)

S No	Parameters	31.12.2022	30.09.2023	31.12.2023
1	Common Equity Tier I (CET 1)	38638	42680	46977
2	Additional Tier I	1980	1980	1988
3	Tier II	10202	10271	10268
4	Total Capital (1+2+3)	50819	54931	59234
5	Total Risk Weighted Assets	322683	353719	380191
6	CRAR % (4/5)	15.74	15.53	15.58

PERFORMANCE HIGHLIGHTS



REGIONAL RURAL BANKS (RRBs)

(₹ in Cr)

Parameters	Tamil Nadu Grama Bank				Saptagiri Grameena Bank				Puduvai Bharathiar Grama Bank				Total			Total YE
	NME			FY23	NME			FY23	NME			NME				
	Dec-22	Dec-23	YoY		Dec-22	Dec-23	YoY		Dec-22	Dec-23	YoY	Dec-22	Dec-23	YoY		
Business	38649	44451	15%	40417	20548	24301	18%	22059	2167	2495	15%	2251	61364	71247	16%	64727
Operating Profit	531	600	13%	693	377	424	12%	538	23	25	10%	22	931	1049	13%	1257
Net Profit	290	371	28%	418	228	296	30%	264	15	16	10%	14	533	683	28%	696
Gross NPA %	1.37	0.95	- 42 bps	1.20	0.80	0.48	- 32 bps	0.61	1.75	1.59	- 16 bps	1.98	-	-	-	-
Net NPA %	0	0	-	0.00	0	0	-	0.00	0	0	-	0.00	-	-	-	-
CRAR %	13.31	13.64	33 bps	13.61	16.35	16.53	18 bps	15.76	10.92	10.79	- 13 bps	10.55	-	-	-	-
No. of branches	649	658	-	655	229	239	-	234	44	47	-	46	922	944	-	935

Performance Ratios

PARAMETER (%)	FOR THE QUARTER ENDED			FOR THE YEAR ENDED
	31.12.2022	30.09.2023	31.12.2023	31.03.2023
GNPA	6.53	4.97	4.47	5.95
NNPA	1.00	0.60	0.53	0.90
PCR	93.59	95.64	95.90	93.82
ROE	15.21	19.90	19.92	14.73
ROA	0.80	1.06	1.11	0.77