

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

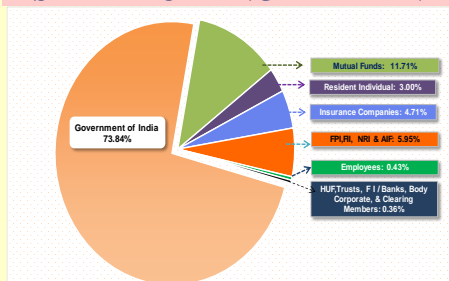
TOP MANAGEMENT

MD & CEO:
SHRI S L JAIN

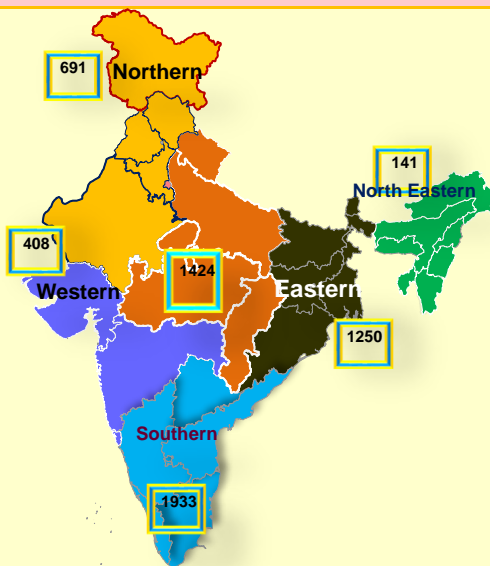
EDS:

SHRI MAHESH KUMAR BAJAJ
SHRI ASHUTOSH CHOUDHURY
SHRI SHIV BAJRANG SINGH
SHRI BRAJESH KUMAR SINGH

SHAREHOLDING PATTERN



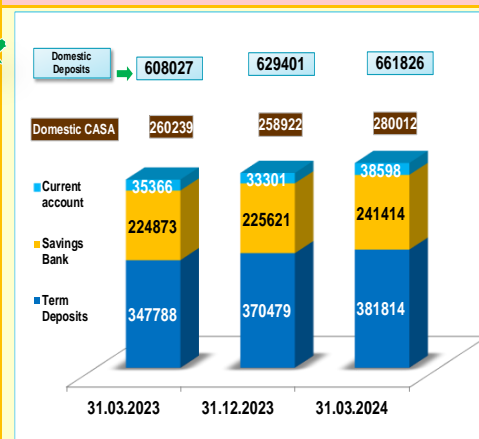
BRANCH NETWORK



TOTAL BUSINESS

Rs.12.22 LAKH CRORE

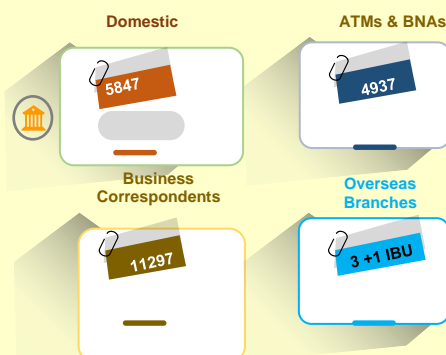
DEPOSITS Rs 6.62 LAKH CRORE



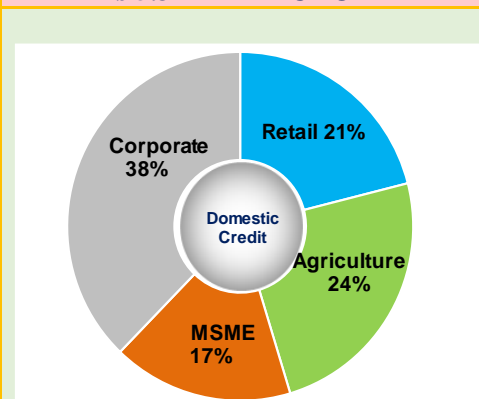
RATING- AT1& Tier 2 BONDS

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 5.34 LAKH CRORE

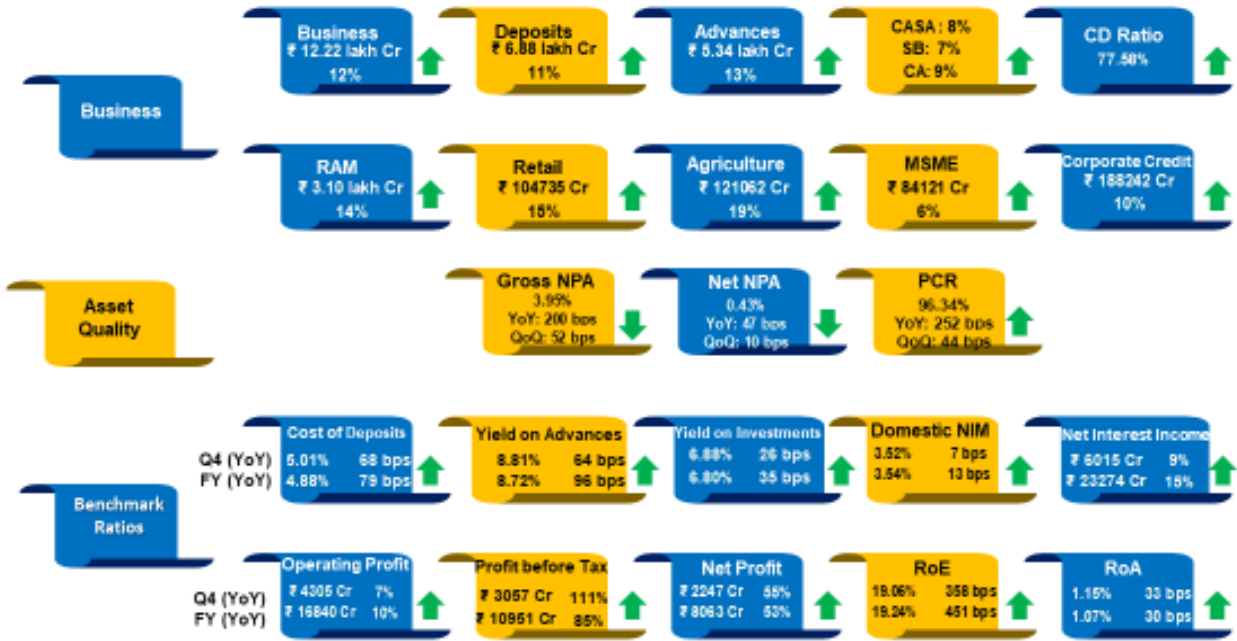


CAPITAL ADEQUACY

(Rs in Crores)

S No	Parameters	31.03.2023	31.12.2023	31.03.2024
1	Common Equity Tier I (CET 1)	42984	46977	53031
2	Additional Tier I	1980	1988	2000
3	Tier II	10028	10268	9453
4	Total Capital (1+2+3)	54992	59234	64484
5	Total Risk Weighted Assets	333582	380191	392246
6	CRAR % (4/5)	16.49	15.58	16.44

Performance Highlights Q4 FY24 (YoY)



(₹ in Crore)

Performance Ratios

PARAMETER (%)	FOR THE QUARTER ENDED			FOR THE YEAR ENDED
	30.09.2023	31.12.2023	31.03.2024	31.03.2024
GNPA	4.97	4.47	3.95	3.95
NNPA	0.60	0.53	0.43	0.43
PCR	95.64	95.90	96.34	96.34
ROE	19.90	19.92	19.06	19.24
ROA	1.06	1.11	1.15	1.07