

 <p>इंडियन बैंक ALLAHABAD</p>	<p>कॉर्पोरेट कार्यालय 254-260, अव्वै षण्मुगम सालै, रायपेट्टा, चेन्नै – 600 014 Corporate Office 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014 दूरभाष/Phone: 044-28134076/28134698/28134484</p>
<p>निवेशक सेवाएँ कक्ष INVESTOR SERVICES CELL वेबसाइट / website: <a href="http://www.indianbank.in">www.indianbank.in</a> ई-मेल / e-mail : <a href="mailto:ibinvestorrelations@indianbank.co.in">ibinvestorrelations@indianbank.co.in</a></p>	

Ref. No.: ISC/257/ 2021-22

Date: 28.10.2021

<p>The Vice President National Stock Exchange of India Limited “Exchange Plaza”, Bandra Kurla Complex, Bandra East, Mumbai - 400 051.</p>	<p>The Vice President BSE Limited Phiroze Jeejibhai Towers Dalal Street, Mumbai - 400 001.</p>
<p><b>NSE Symbol: INDIANB</b></p>	<p><b>Scrip Code: 532814</b></p>

Dear Sir/Madam,

**Subject: Presentation on Unaudited / Reviewed Financial Results of the Bank for the Second Quarter and Half Year of FY 2021-22 ended on September 30, 2021**

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of presentation on Unaudited/Reviewed Financial Results of the Bank for the Second Quarter and Half Year of FY 2021-22 ended on September 30, 2021.

This is for your information, records and dissemination please.

Yours faithfully,



(Dina Nath Kumar)  
AGM & Company Secretary

**Encl: a/a**

Golden years, silver hair,  
diamond savings...



IND SME E vaahan..build a  
business...



For secured and happy future ...



4 walls or 4 wheels...IBHL and IBVL

# Performance Analysis

## Q2 / H1 FY 22

Keep your taste buds happy, your  
wallets burp-ier...



\*T&C apply

Experience the joy of rewards that are  
worthwhile...



Festival of Happiness with  
Indian Bank.....

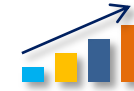


Staycation? OYOeah!...



Offers that tickle your shopping heart...

1 Performance Highlights



2 Financials



3 Business Snapshot



4 Capital & Risk Management



5 Asset Quality



6 Financial Inclusion



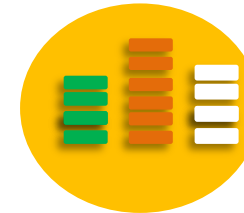
7 Digital Banking



8 Strategies and focus areas



# Performance Highlights Q2 FY 22



# Performance Highlights Q2 FY 22 (YoY)

Business		Asset Quality	Benchmark Ratios		
<p><b>Deposits</b>                      ₹5.5 lakh Cr                      10% ↑</p>	<p><b>RAM</b>                      ₹2.3 lakh Cr                      13% ↑</p>	<p><b>Gross NPA</b>                      9.56% ↓                      33 bps</p>	<p><b>Cost of Deposits</b>                      3.86% ↓                      71 bps</p>	<p><b>Operating Profit</b>                      ₹ 3276Cr                      11% ↑</p>	
<p><b>CASA</b>                      Growth 8% ↑                      SB : 8%                      CA : 14%</p>	<p><b>Retail</b>                      ₹73376 Cr                      14% ↑</p>	<p><b>Net NPA</b>                      3.26% ↑                      30 bps</p>	<p><b>Yield on Advances</b>                      6.98% ↓                      82 bps</p>	<p><b>Net Profit</b>                      ₹ 1089Cr                      164% ↑</p>	<p><b>ROE</b>                      13.31% ↑                      743 bps</p>
<p><b>Advances</b>                      ₹3.9 lakh Cr                      5% ↑</p>	<p><b>Agriculture</b>                      ₹82857 Cr                      16% ↑</p>	<p><b>PCR</b>                      83.32% ↓</p>	<p><b>Domestic NIM</b>                      2.89% ↓                      17 bps</p>	<p><b>CRAR (Basel III)</b>                      15.88% ↑                      224 bps</p>	
<p><b>Business</b>                      ₹9.4 lakh Cr                      8% ↑</p>	<p><b>MSME</b>                      ₹70268 Cr                      8% ↑</p>		<p><b>Expenses Ratio</b>                      45.85% ↓                      256 bps</p>	<p><b>ROA</b>                      0.69% ↑                      41 bps</p>	

# Financials



# Operating Profit and Net Profit

₹ in Cr

SI No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Interest Income	10057	9476	-6	20177	19098	-5	39106
2	Interest Expenses	5913	5391	-9	12159	11020	-9	23440
<b>3</b>	<b>Net Interest Income (1-2)</b>	<b>4144</b>	<b>4084</b>	<b>-1</b>	<b>8018</b>	<b>8078</b>	<b>1</b>	<b>15666</b>
4	Non Interest Income*	1558	1966	26	2925	3787	29	5650
<b>5</b>	<b>Operating Income (3+4)*</b>	<b>5702</b>	<b>6050</b>	<b>6</b>	<b>10943</b>	<b>11864</b>	<b>8</b>	<b>21316</b>
6	Operating Expenses	2760	2774	1	5208	5173	-1	10349
<b>7</b>	<b>Operating Profit (5-6)*</b>	<b>2942</b>	<b>3276</b>	<b>11</b>	<b>5735</b>	<b>6691</b>	<b>17</b>	<b>10967</b>
8	Total Provisions*	2530	2187	-14	4953	4421	-11	7962
<b>9</b>	<b>Net Profit (7-8)</b>	<b>412</b>	<b>1089</b>	<b>164</b>	<b>782</b>	<b>2271</b>	<b>191</b>	<b>3005</b>

\* Figures of earlier period have been regrouped wherever necessary to confirm the current year classification - In the light of RBI Master Direction on Financial Statements – Presentation and Disclosures dated 30.08.21



# Income

₹ in Cr

SI No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Interest Income on Advances and Discount on Bills	7148	6670	-7	14297	13433	-6	27445
2	Interest on investments	2795	2644	-5	5570	5416	-3	11167
3	Sundry interest income	114	162	42	310	249	-20	484
<b>4</b>	<b>Total Interest Income (1+2+3)</b>	<b>10057</b>	<b>9476</b>	<b>-6</b>	<b>20177</b>	<b>19098</b>	<b>-5</b>	<b>39106</b>
5	Profit/Loss on Sale of Investments	631	548	-13	1263	1163	-8	2124
6	Recovery of bad debts	141	778	450	165	1137	588	618
7	Fee Income	665	610	-8	1110	1076	-3	2368
8	Forex Income	81	115	42	129	268	108	406
9	PSLC Commission	61	23	-62	201	269	34	410
10	Miscellaneous income	32	45	41	70	83	19	153
11	Profit/Loss on Revaluation of Investments *	-53	-153	-	-13	-209	-	-429
<b>12</b>	<b>Total Non Interest Income (5 to 11) *</b>	<b>1558</b>	<b>1966</b>	<b>26</b>	<b>2925</b>	<b>3787</b>	<b>29</b>	<b>5650</b>
<b>13</b>	<b>Total Income (4+12) *</b>	<b>11615</b>	<b>11442</b>	<b>-2</b>	<b>23102</b>	<b>22885</b>	<b>-1</b>	<b>44756</b>

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# Fee Income

₹ in Cr

SI No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Transaction fees	221	178	-19	296	339	15	690
2	Loan processing charges	122	158	30	235	256	9	526
3	Commission on Government business	23	24	4	33	34	3	74
4	Commission on LC/BG	81	91	12	210	170	-19	387
5	Cross selling	14	20	43	19	30	58	62
6	Income from PFMS operations	11	13	18	13	16	23	15
7	Misc fee Income	193	126	-35	304	231	-24	614
<b>8</b>	<b>Fee Income ( 1 to 7)</b>	<b>665</b>	<b>610</b>	<b>-8</b>	<b>1110</b>	<b>1076</b>	<b>-3</b>	<b>2368</b>

# Expenses

₹ in Cr

SI No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Interest on deposits	5583	5144	-8	11452	10516	-8	22221
2	Interest on borrowings	294	200	-32	632	414	-35	1049
3	Sundry interest expenses	36	47	31	75	90	21	170
4	<b>Total Interest Expenses (1+2+3)</b>	<b>5913</b>	<b>5391</b>	<b>-9</b>	<b>12159</b>	<b>11020</b>	<b>-9</b>	<b>23440</b>
5	Salary	915	1161	27	1868	2319	24	4018
6	Contribution for Employees	835	552	* -34	1536	860	* -44	2360
7	<b>Staff Expenses (5+6)</b>	<b>1750</b>	<b>1713</b>	<b>-2</b>	<b>3404</b>	<b>3179</b>	<b>-7</b>	<b>6378</b>
8	<b>Overheads</b>	<b>1010</b>	<b>1061</b>	<b>5</b>	<b>1804</b>	<b>1994</b>	<b>11</b>	<b>3971</b>
9	<b>Operating Expenses (7+8)</b>	<b>2760</b>	<b>2774</b>	<b>1</b>	<b>5208</b>	<b>5173</b>	<b>-1</b>	<b>10349</b>
10	<b>Total Expenses (4+9)</b>	<b>8673</b>	<b>8165</b>	<b>-6</b>	<b>17367</b>	<b>16193</b>	<b>-7</b>	<b>33789</b>

\* Includes ₹31 Cr additional contribution on account of revised ceiling in Family Pension

# Overhead Expenses

₹ in Cr

SI No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Rent, Taxes & Lighting	165	162	-2	284	290	2	603
2	Depreciation	178	152	-15	287	303	6	633
3	Insurance	168	184	10	334	362	8	682
4	Travelling and Halting	32	46	44	59	83	41	143
5	Postage, Telecommunications etc.	29	28	-3	55	58	5	117
6	Repairs and Maintenance	47	67	43	88	104	18	197
7	Printing and Stationery	13	19	46	23	30	30	58
8	ATM Issuer Fee paid	98	97	-1	185	172	-7	424
9	Others	280	306	9	489	592	21	1114
<b>10</b>	<b>Overheads (1 to 9)</b>	<b>1010</b>	<b>1061</b>	<b>5</b>	<b>1804</b>	<b>1994</b>	<b>11</b>	<b>3971</b>

# Provisions and Net Profit

₹ in Cr

Sl No	Components	Quarter Ended			Half Year Ended			Year Ended Mar'21
		30.09.2020	30.09.2021	YoY (%)	30.09.2020	30.09.2021	YoY (%)	
1	Operating Profit *	2942	3276	11	5735	6691	17	10967
2	Total Provisions *	2530	2187	-14	4953	4421	-11	7962
	Of which							
3	NPA - Advances	1880	2216	18	3710	3962	7	7318
4	Standard advances	352	409	--	527	1111		469
5	Income-tax	299	-361	--	544	-685		-99
6	Others	-1	-77	--	172	33		274
7	Net Profit (1-2)	412	1089	164	782	2271	191	3005

\* Figures of earlier period have been regrouped wherever necessary to confirm the current year classification - In the light of RBI Master Direction on Financial Statements – Presentation and Disclosures dated 30.08.21

# Performance Ratios

% annualised

SI No	Parameters	Quarter Ended		Half Year Ended		Y E Mar'21
		30.09.2020	30.09.2021	30.09.2020	30.09.2021	
1	Cost of Deposits	4.57	3.86	4.70	3.96	4.44
2	Cost of Funds	4.58	3.89	4.71	3.99	4.43
3	Cost to Income Ratio *	48.41	45.85	47.59	43.60	48.55
4	Yield on Advances	7.80	6.98	7.79	7.02	7.45
5	Yield on Investments	6.61	6.08	6.75	6.18	6.63
6	Return on Assets (RoA)	0.28	0.69	0.27	0.72	0.50
7	Net Interest Margin (NIM) Domestic	3.06	2.89	2.97	2.87	2.85
8	Return on Investments (Domestic)	7.83	7.10	7.96	7.24	7.57
9	Return on Average Networth (RoE)	5.88	13.31	5.70	14.30	10.63
10	Earnings per Share (₹)	14.61	34.98	13.85	38.12	26.61
11	Book Value per Share (₹)	251.79	277.88	251.79	277.88	263.98
12	Business per Employee (₹ in Cr)	21.49	22.90	21.49	22.90	22.17
13	Business per Branch (₹ in Cr)	144.06	161.61	144.06	161.61	153.62
14	Net Profit per Employee (₹ in lakhs)	4.10	10.71	3.89	11.17	7.22

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# Business Snapshot

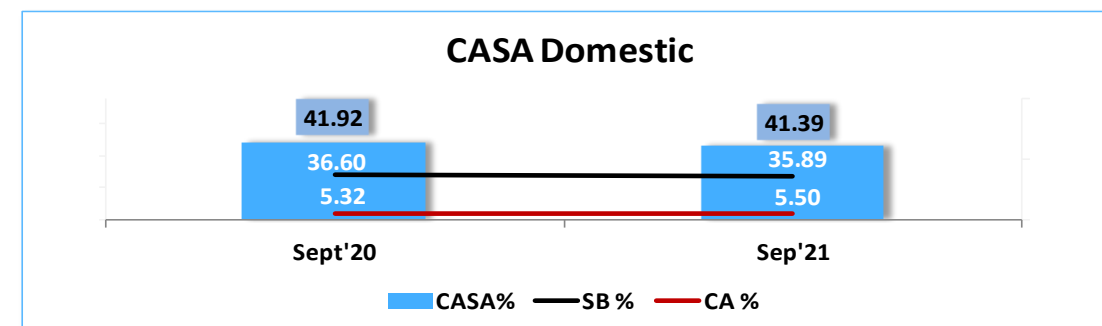
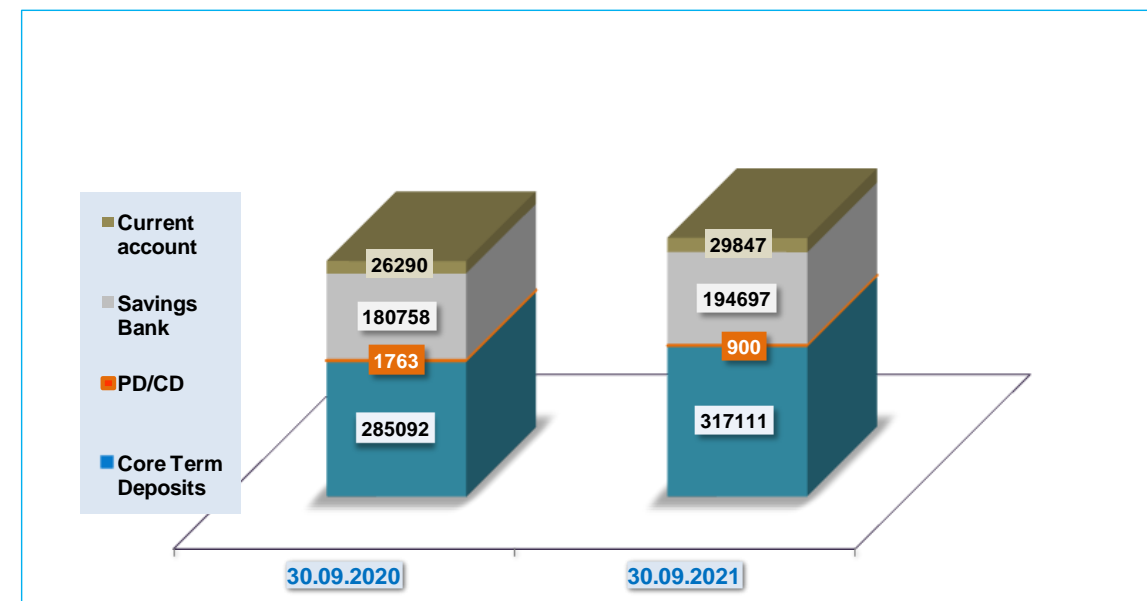


# Business Snapshot

₹ in Cr

Sl No	Parameter	30.09.2020	30.09.2021	YoY (%)
<b>1</b>	<b>Deposits</b>	<b>501956</b>	<b>551472</b>	<b>9.86</b>
	Domestic	493903	542555	9.85
	Overseas	8053	8917	10.72
	<b>Deposits breakup</b>			
	Current	26861	30520	13.62
	Savings	180845	194789	7.71
	<b>CASA</b>	<b>207706</b>	<b>225309</b>	<b>8.47</b>
	<b>CASA %</b>	<b>41%</b>	<b>41%</b>	
	Term Deposits	294250	326163	10.85
	Term Deposits %	59%	59%	
<b>2</b>	<b>Advances</b>	<b>365896</b>	<b>385730</b>	<b>5.42</b>
	Domestic	356626	374508	5.01
	Overseas	9270	11222	21.05
<b>3</b>	<b>Business</b>	<b>867852</b>	<b>937202</b>	<b>7.99</b>
	Domestic	850529	917063	7.82
	Overseas	17323	20138	16.25

## DOMESTIC DEPOSITS

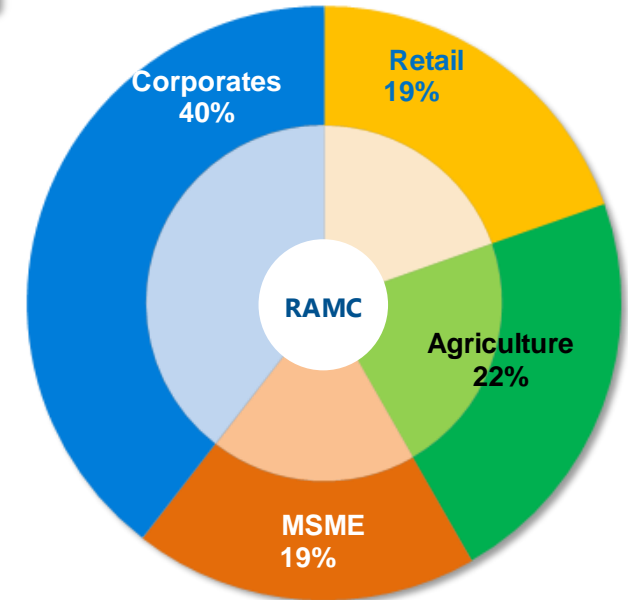




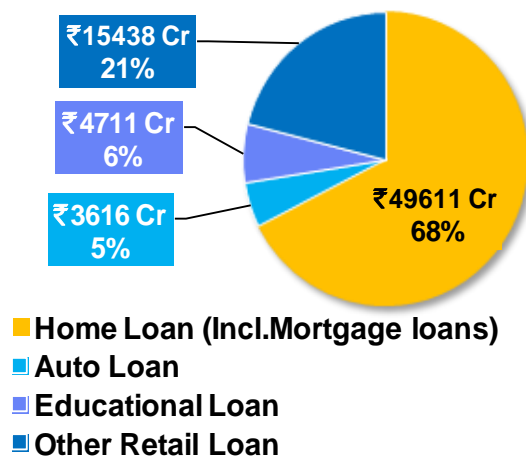
# Advances (Domestic)

₹ in Cr

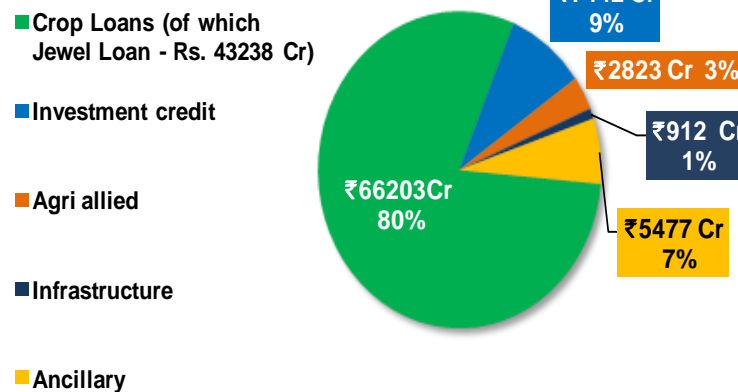
Sector	30.09.2020	30.09.2021	YoY (%)
<b>Gross Advances-Domestic</b>	<b>356627</b>	<b>374508</b>	<b>5</b>
Retail	64180	73376	14
Agriculture	71345	82857	16
MSME	65176	70268	8
<b>Total (RAM)</b>	<b>200701</b>	<b>226501</b>	<b>13</b>
RAM % to Gross Advances	56%	60%	--
<b>Corporates</b>	<b>155926</b>	<b>148007</b>	<b>-5</b>



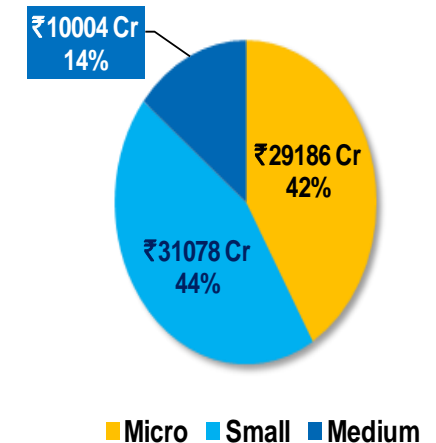
Retail : ₹73376 Cr



Agriculture : ₹82857 Cr



MSME : ₹70268 Cr



# Performance under Priority Sector

₹ in Cr

30.09.2021

Segment	Mandatory Target	Achievement (Amt) (Excluding PSLC)	Achievement (Excluding PSLC)
<b>Priority Sector</b>	<b>40.00%</b>	<b>141906</b>	<b>44.32%</b>
Agriculture	18.00%	65432	<b>20.44%</b>
Small /Marginal Farmers	9.00%	32650	<b>10.20%</b>
Weaker Section	11.00%	44349	<b>13.85%</b>
Micro under MSME	7.50%	29186	<b>9.12%</b>
Non Corporate farmers	12.73%	56609	<b>17.68%</b>

All the five mandatory targets stipulated by RBI under Priority Sector advances have been surpassed.

# Sector Deployment – Domestic Advances

₹ in Cr

Sector	30.09.2020	% share to Gross Advances	30.09.2021	% share to Gross Advances
<b>Infrastructure</b>	<b>61701</b>	<b>17</b>	<b>59558</b>	<b>16</b>
Of which				
Power	19799	6	18413	5
Port and Road Project	9762	3	9122	2
Other infrastructure	32140	8	32023	9
<b>Basic Metal</b>	<b>11875</b>	<b>3</b>	<b>7418</b>	<b>2</b>
<b>Textiles</b>	<b>6540</b>	<b>2</b>	<b>6235</b>	<b>2</b>
<b>Petroleum and Coal Products</b>	<b>3704</b>	<b>1</b>	<b>4735</b>	<b>1</b>
<b>All Engineering</b>	<b>5288</b>	<b>1</b>	<b>4595</b>	<b>1</b>
<b>Food Processing</b>	<b>8665</b>	<b>2</b>	<b>8549</b>	<b>2</b>
<b>Trade</b>	<b>14749</b>	<b>4</b>	<b>22568</b>	<b>6</b>
<b>Commercial Real Estate</b>	<b>5458</b>	<b>2</b>	<b>6573</b>	<b>2</b>
<b>Home Loans/Auto Loans/Other Retail</b>	<b>64180</b>	<b>18</b>	<b>73376</b>	<b>20</b>
<b>Agriculture</b>	<b>71345</b>	<b>21</b>	<b>82857</b>	<b>22</b>
<b>NBFC</b>	<b>42057</b>	<b>12</b>	<b>44197</b>	<b>12</b>
<b>Others (Other Industries/Sectors)</b>	<b>61065</b>	<b>17</b>	<b>53848</b>	<b>14</b>
<b>Total Domestic Advances</b>	<b>356627</b>	<b>100</b>	<b>374508</b>	<b>100</b>

# Standard Domestic Credit Exposure

₹ in Cr

## Rated Exposure

External Rating	30.09.2020		30.09.2021	
	Exposure	% to Total	Exposure	% to Total
AAA	27558	13%	29702	14%
AA	56888	28%	53018	24%
A	42232	20%	57689	27%
BBB	40867	20%	41215	19%
BB and below	38968	19%	35465	16%
<b>Total</b>	<b>206513</b>	<b>100%</b>	<b>217089</b>	<b>100%</b>

Above Investment grade: 84%

## Unrated exposure

Category	30.09.2020		30.09.2021	
	Exposure	% to Total	Exposure	% to Total
PSU with Govt Guarantee	27400	59%	30728	69%
PSU without Govt Guarantee	10938	24%	8580	19%
Others	7986	17%	5461	12%
<b>Total</b>	<b>46324</b>		<b>44769</b>	

88% of the exposure is in investment grade and PSU sector

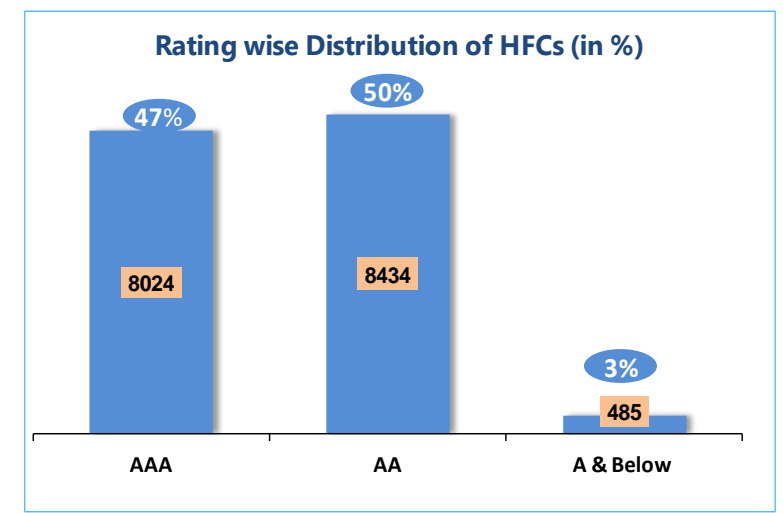
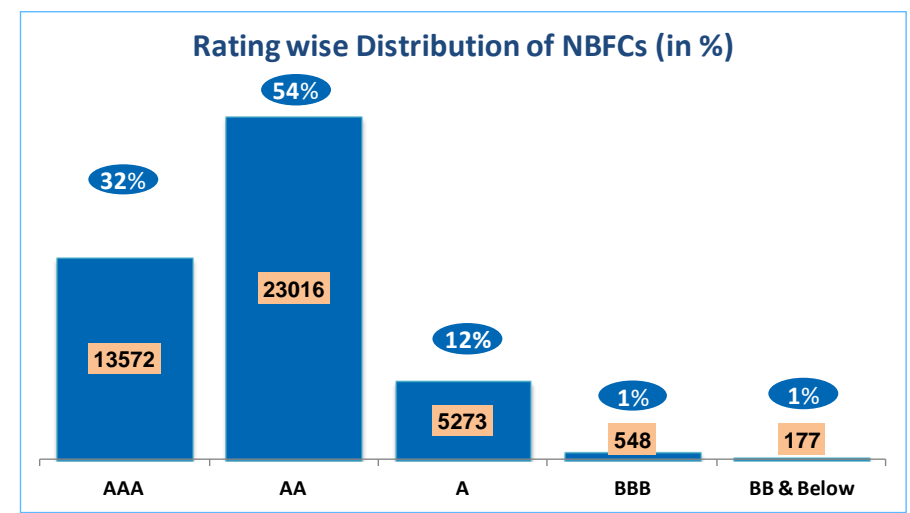
# Standard NBFC Advances

₹ in Cr

Standard NBFC	30.09.2020	%	30.09.2021	%
NBFC - PSUs	4553	11	4561	11
NBFC - HFCs	14507	35	16943	40
NBFC - MFIs	1437	3	1835	4
NBFC - Others	21560	51	19247	45
<b>Total Standard NBFC</b>	<b>42057</b>	<b>100</b>	<b>42586</b>	<b>100</b>

30.09.2021

Composition of Std. NBFCs & HFCs	₹ in Cr
<b>NBFCs</b>	
Bank sponsored	1889
Private Inst & others	40697
<b>Total</b>	<b>42586</b>
<b>HFCs</b>	
Bank sponsored	1605
Private Institutions	15338
<b>Total</b>	<b>16943</b>



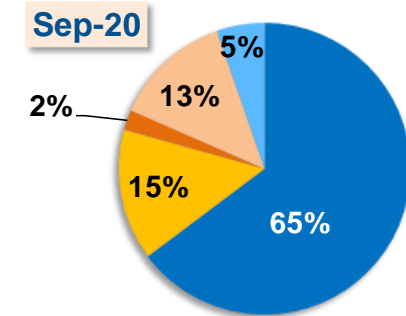
**98% of standard NBFC exposure is rated A and above**

# Investments - Domestic

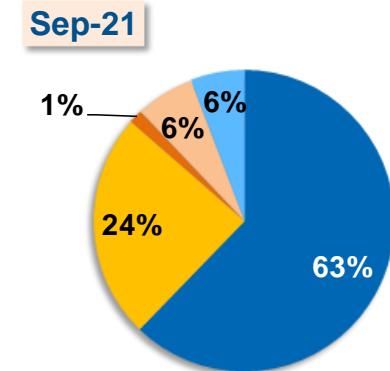
₹ in Cr

Details	30.09.2020	30.09.2021	YoY (%)
<b>SLR Investments</b>			
Central Government Securities	86841	78407	-10
State Government Securities	42608	43815	3
Treasury Bills	11934	22610	89
Other Approved Securities	5	4	-20
<b>Non SLR Investments</b>	39505	39763	1
<b>Total</b>	<b>180893</b>	<b>184599</b>	<b>2</b>
(i) Held For Trading (HFT)	89	382	--
(ii) Available For Sale (AFS)	68494	56272	-18
(iii) Held To Maturity (HTM)	112310	127945	14
<b>Total</b>	<b>180893</b>	<b>184599</b>	<b>2</b>
Modified Duration of AFS & HFT portfolio	2.87	1.51	

## AFS Book (YoY)



■ G sec & T Bill ■ Corporate Bonds ■ CP ■ SDLs ■ Others



# Non SLR Investments

₹ in Cr

Details	Sep-20	Sep-21	% Share	YoY	
				Amount	%
PSU Bonds	1591	1373	3	-218	-14
Corporate and Other Bonds	9168	10912	27	1744	19
Special Govt.Sec.(Excluding Recap Bonds)	2015	1861	5	-154	-8
CG Recap.Bond	17927	17927	45	0	0
Share of PSU/Corporate/Others	2118	2495	6	377	18
Venture Capital Fund	34	131	0.3	97	285
Regional Rural Bank	27	27	0.1	0	0
Security Receipts	4018	3757	9.6	-261	-6
Subsidiaries JV	225	225	1	0	0
Others	2382	1055	3	-1327	-56
<b>Total Non SLR Investment</b>	<b>39505</b>	<b>39763</b>	<b>100</b>	<b>258</b>	<b>1</b>



# Capital & Risk Management

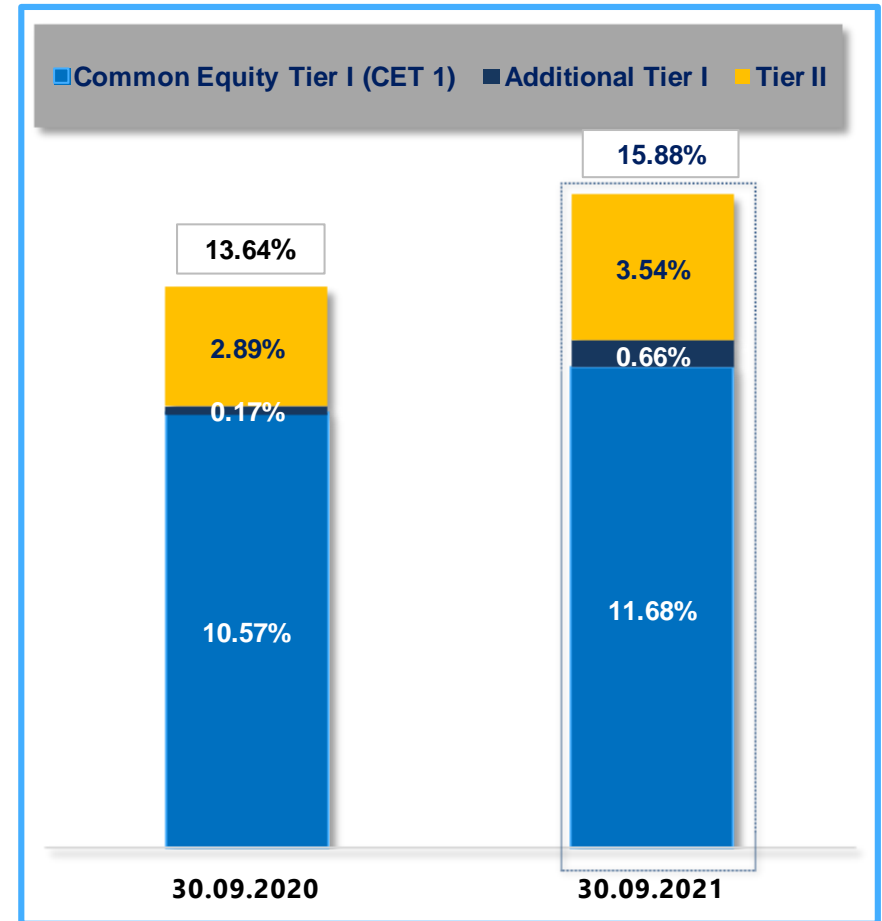


# Capital Adequacy – Risk Management

₹ in Cr

Parameters	30.09.2020	30.09.2021
Capital	40096	47753
Common Equity Tier I (CET 1)	31088	35126
Additional Tier I	500	1980
Tier II	8508	10647
Total Risk Weighted Assets	294005	300675
CRAR %	13.64	15.88

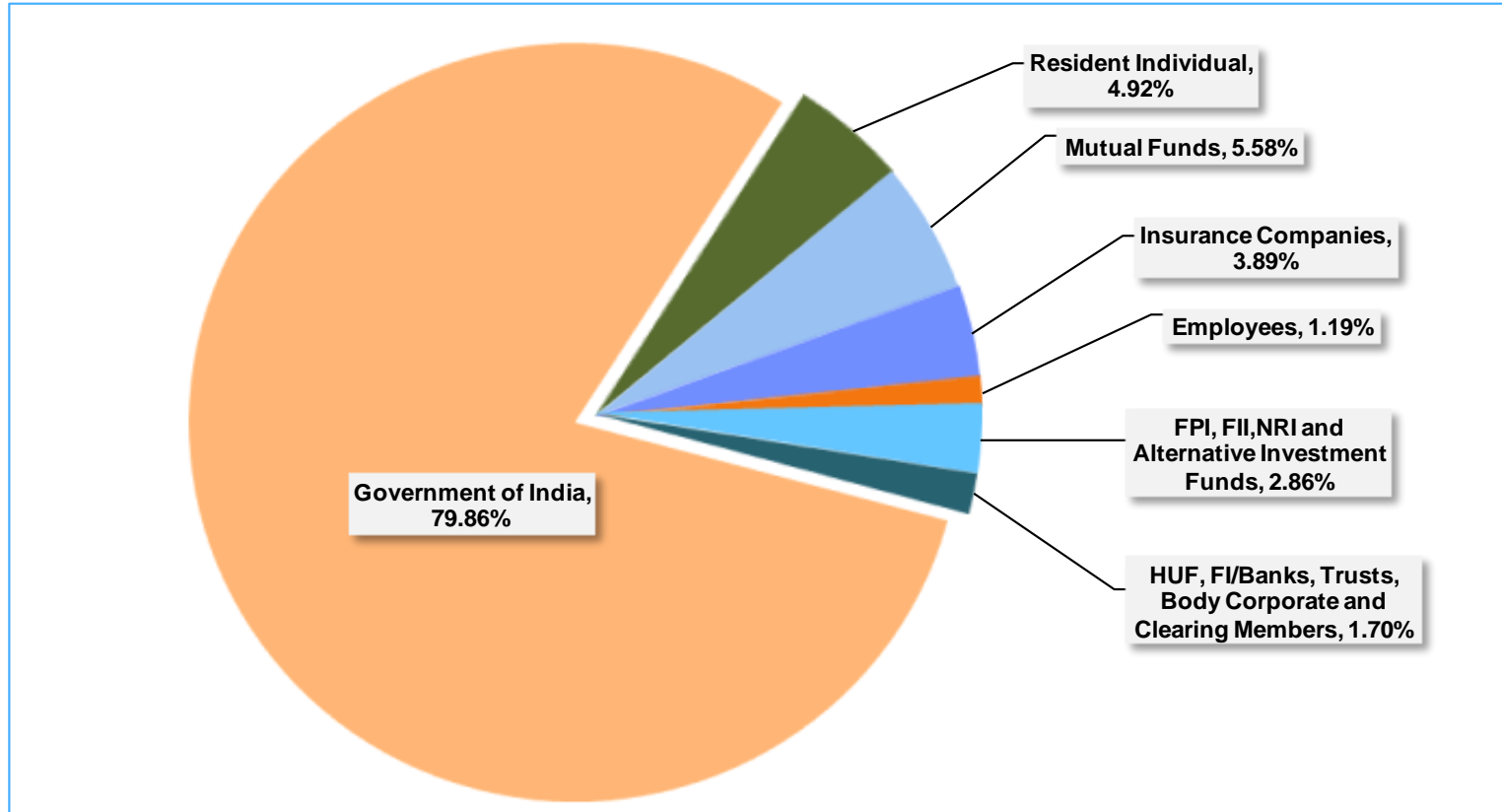
Risk Weighted Assets (RWA)	30.09.2020	30.09.2021
Credit	242940	250765
<i>Density</i>	66.40%	65.01%
Market	21417	16524
<i>Density</i>	31.36%	29.67%
Operational	29648	33386
<i>Density</i>	--	--



Equity capital ₹1650 Cr raised through QIP during Q1 FY 22

# Share Holding

30.09.2021



Pattern of Equity Shareholding	
Shareholder	%
Promoters	79.86
Public & Others	20.14
Total	100

# Asset Quality

# Movement of NPA

₹ in Cr

S No	Details	Quarter Ended		Half Year Ended	
		30.09.2020	30.09.2021	30.09.2020	30.09.2021
1	<b>Gross NPA opening balance</b>	<b>39965</b>	<b>37759</b>	<b>41998</b>	<b>38455</b>
	<b>ADDITIONS :</b>				
	Fresh Slippages	249	3952	772	6779
	To old NPAs / Others	66		149	207
2	<b>Sub-Total</b>	<b>315</b>	<b>3952</b>	<b>921</b>	<b>6987</b>
	<b>LESS:</b>				
	Cash Recovery	795	831	996	1407
	Upgradation	195	1698	435	2050
	Technical Write off	2884	2001	5068	4714
	Normal Write off	208	269	223	360
	Exchange difference	0	26	0	26
3	<b>Sub-Total</b>	<b>4082</b>	<b>4825</b>	<b>6722</b>	<b>8556</b>
4	<b>Gross NPA closing Balance (1+2-3)</b>	<b>36198</b>	<b>36886</b>	<b>36198</b>	<b>36886</b>
	<b>Gross NPA%</b>	<b>9.89</b>	<b>9.56</b>	<b>9.89</b>	<b>9.56</b>
5	Provisions	25639	24518	25639	24518
6	Others (Interest Realisable, etc.)	507	619	507	619
7	<b>Net NPA [4-(5+6)]</b>	<b>10053</b>	<b>11749</b>	<b>10053</b>	<b>11749</b>
	<b>Net NPA%</b>	<b>2.96</b>	<b>3.26</b>	<b>2.96</b>	<b>3.26</b>
	<b>AUC Recovery</b>	<b>137</b>	<b>775</b>	<b>160</b>	<b>1134</b>
	<b>MOI Recovery</b>	<b>41</b>	<b>122</b>	<b>51</b>	<b>261</b>
	<b>Total Cash Recovery</b>	<b>973</b>	<b>1728</b>	<b>1207</b>	<b>2802</b>
	<b>Total Recovery (Cash +UPG)</b>	<b>1168</b>	<b>3426</b>	<b>1642</b>	<b>4852</b>
	<b>PCR % (including Technical Writeoff)</b>	<b>84.39</b>	<b>83.32</b>	<b>84.39</b>	<b>83.32</b>
	<b>PCR % (excluding Technical Writeoff)</b>	<b>72.23</b>	<b>68.15</b>	<b>72.23</b>	<b>68.15</b>
	<b>Slippage Ratio (%) (Annualised)</b>	<b>0.30</b>	<b>4.49</b>	<b>0.47</b>	<b>3.85</b>
	<b>Credit Cost (%)</b>	<b>2.04</b>	<b>2.31</b>	<b>2.01</b>	<b>2.06</b>

## Fresh slippages

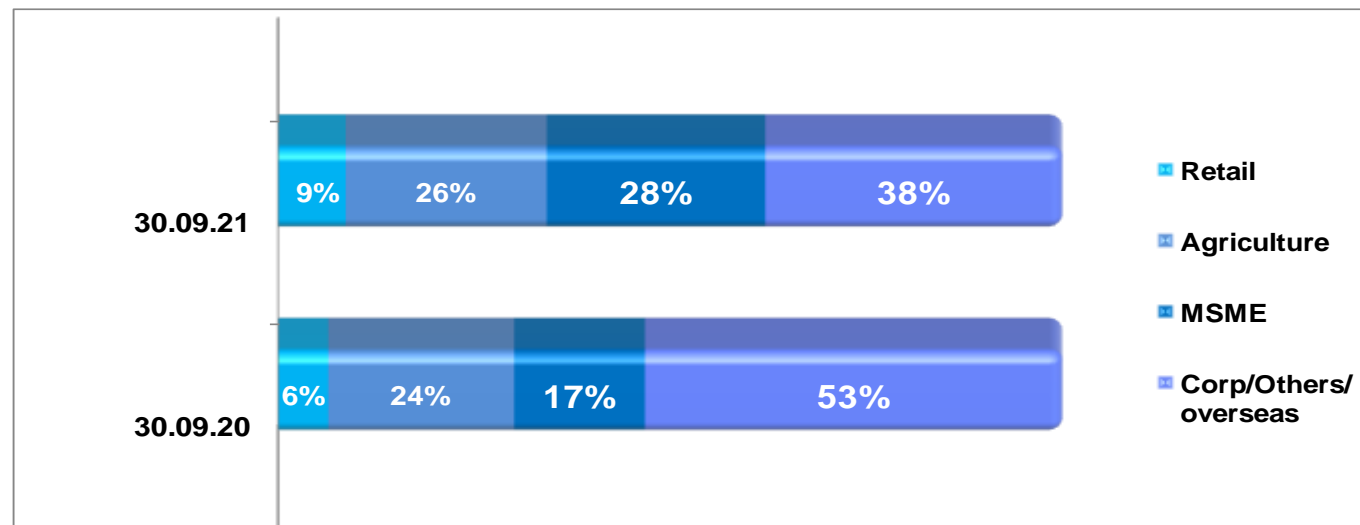
Category	Q2 FY 21	Q2 FY 22
Retail	3	150
Agriculture	1	983
MSME	2	746
Corporate	243	2073
<b>Total</b>	<b>249</b>	<b>3952</b>

# NPA Position – Sector wise

₹ in Cr

S No	Sector	30.09.2020		30.09.2021		
		Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2312	3.60	73376	3178	4.33
	Of which					
	Home Loan	925	2.34	43138	1279	2.97
	Education Loan	826	17.23	4711	1007	21.37
	Vehicle Loan	279	7.89	3616	221	6.11
2	Agriculture	8576	12.02	82857	9462	11.42
3	MSME	6042	9.27	70268	10260	14.60
4	Corporate & Overseas	19268	11.66	159229	13986	8.78
5	Total ( 1 to 4)	36198	9.89	385730	36886	9.56
	<b>Priority</b>	<b>15649</b>	<b>11.32</b>	<b>141906</b>	<b>21081</b>	<b>14.86</b>

Sector wise  
GNPA to  
Total NPA  
%

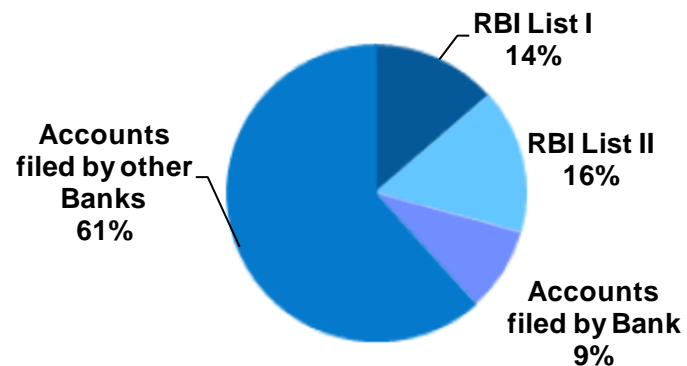


# Status of NCLT

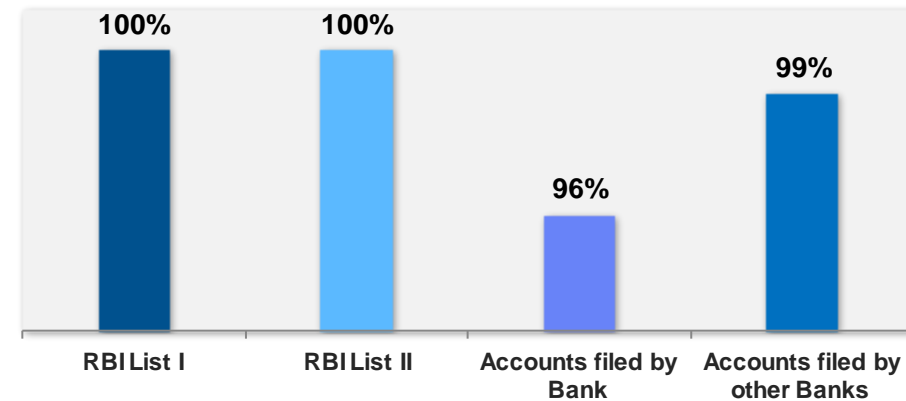
₹ in Cr

Category	30.09.2021			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	8	3000	3000	100%
RBI List II	11	3505	3505	100%
Accounts filed by Bank	27	2019	1936	96%
Accounts filed by other Banks	158	13679	13531	99%
<b>Total</b>	<b>204</b>	<b>22203</b>	<b>21972</b>	<b>99%</b>

Exposure %



PCR %





# Transfer of NPAs to NARCL

₹ in Cr

Accounts identified by NARCL		Indian Bank	
No of accounts	Amount	No of accounts	Amount
102	198334	34	5280.85
Phase 1			
Accounts identified by NARCL		Indian Bank	
No of accounts	Amount	No of accounts	Amount
22	82496	8	1893.51

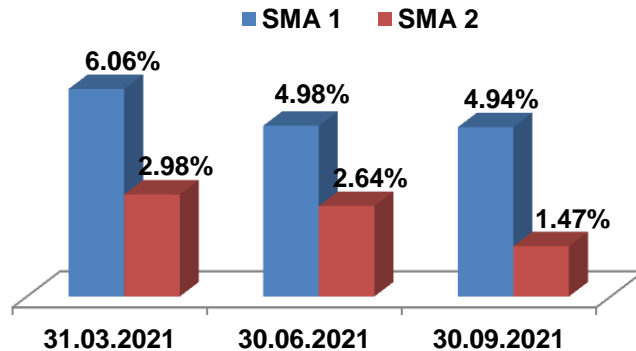
Invested ₹ 19.80 Cr as Equity in NARCL

# SMA Position as on 30.09.2021 vis-à-vis 30.06.2021

₹ in Cr

Sector	30.06.21						30.09.21					
	SMA 1	SMA 2	Total	Standard Advances as on 30.06.21	% To Respective Sector Standard Advances	% to Total Standard Advances	SMA 1	SMA 2	Total	Standard Advances as on 30.09.21	% To Respective Sector Standard Advances	% to Total Standard Advances
RETAIL	3594	1152	4746	67260	7.06	1.35	2073	753	2826	70198	4.03	0.81
of Which												
Home Loan	1431	627	2059	39517	5.21	0.59	1034	396	1430	41858	3.42	0.41
Vehicle Loan	177	93	270	3293	8.19	0.08	162	57	219	3395	6.45	0.06
Educational Loan	55	32	87	3560	2.45	0.02	84	57	141	3704	3.81	0.04
Mortgage Loan	827	175	1002	5892	17	0.28	288	98	386	6039	6.39	0.11
Other Retail Loan	1104	224	1328	14998	8.86	0.38	505	145	650	15202	4.28	0.19
AGRI	1781	2658	4439	71228	6.23	1.26	5192	1008	6200	73395	8.45	1.78
MSME	7756	4497	12253	57042	21.48	3.48	7470	3040	10510	60008	17.51	3.01
CORPORATE	4410	985	5395	156337	3.45	1.53	2509	319	2828	145243	1.95	0.81
<b>TOTAL</b>	<b>17540</b>	<b>9293</b>	<b>26834</b>	<b>351866</b>	<b>7.63</b>	<b>7.63</b>	<b>17244</b>	<b>5120</b>	<b>22364</b>	<b>348844</b>	<b>6.41</b>	<b>6.41</b>

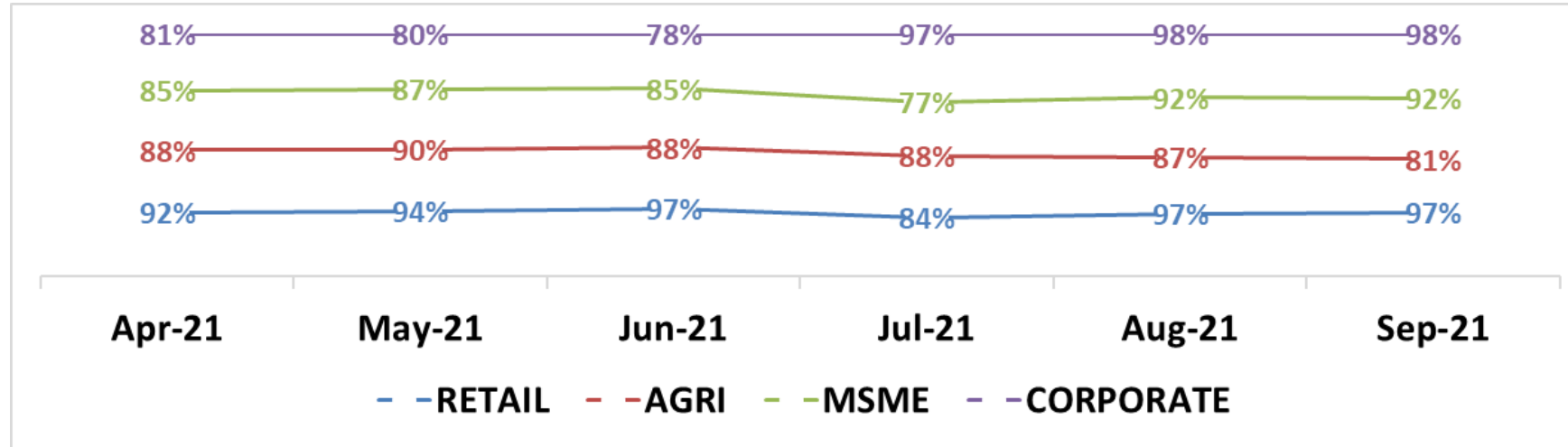
SMA % to Total Standard Advances



SSMA % to Total Standard Advances

	31.03.2021	30.06.2021	30.09.2021
<b>SMA 1</b>	<b>6.06%</b>	<b>4.98%</b>	<b>4.94%</b>
<b>SMA 2</b>	<b>2.98%</b>	<b>2.64%</b>	<b>1.47%</b>

# Collection Efficiency (Month on Month)



## Collection Efficiency from 01.04.2021 to 30.09.2021

SECTOR	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21
RETAIL	92%	94%	97%	84%	97%	97%
AGRI	88%	90%	88%	88%	87%	81%
MSME	85%	87%	85%	77%	92%	92%
CORPORATE	81%	80%	78%	97%	98%	98%
Overall collection	88%	86%	89%	90%	89%	91%

# Sector wise Restructuring details

₹ in Cr

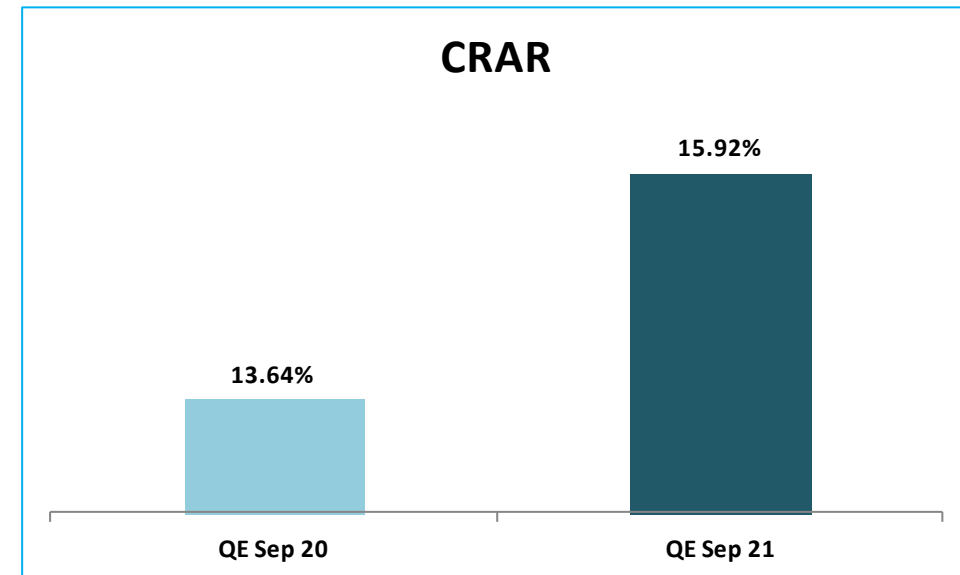
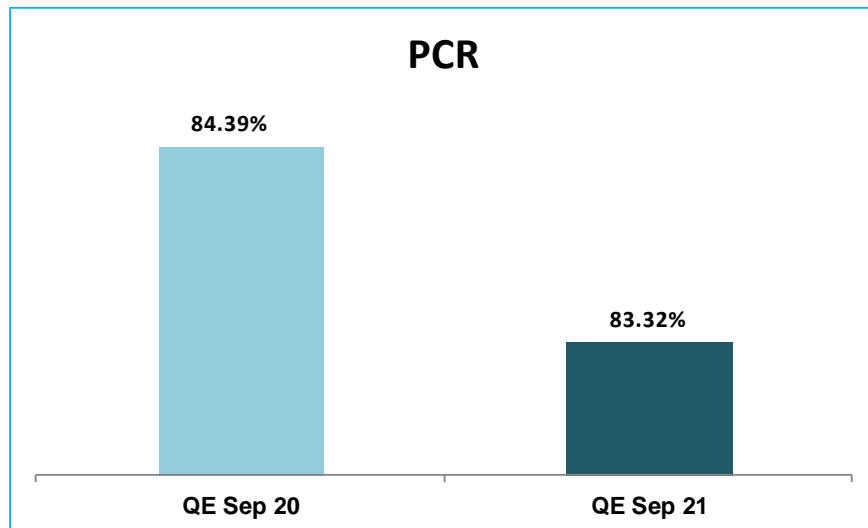
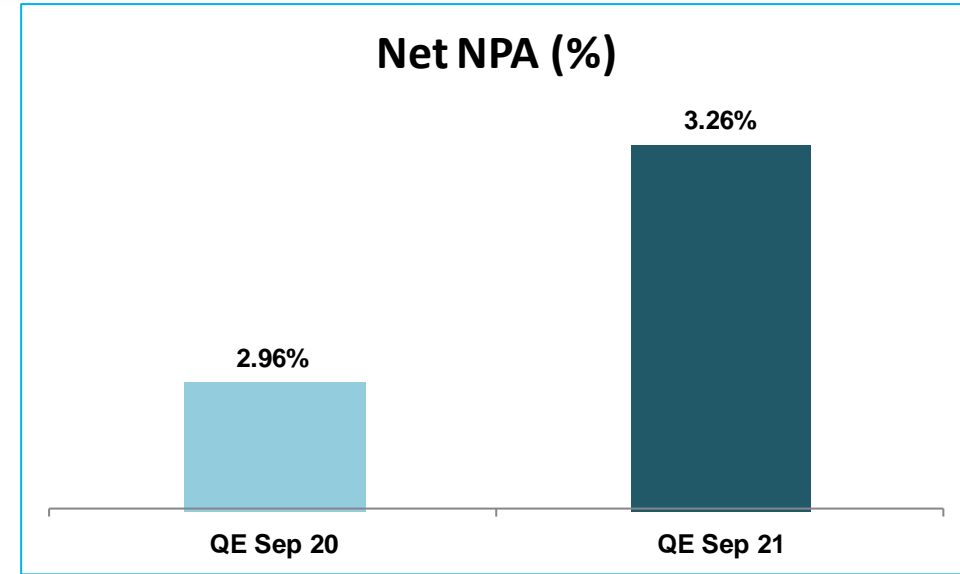
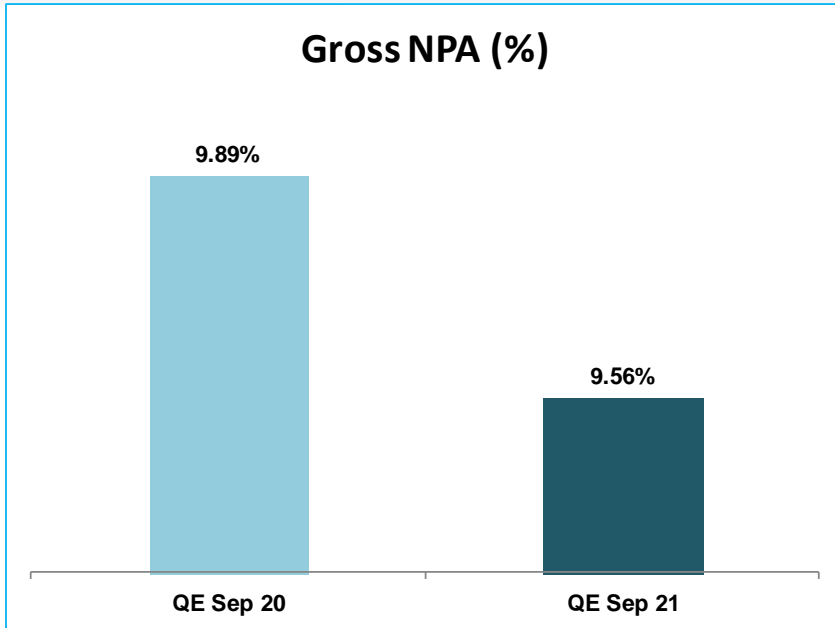
## COVID Restructuring under RP 1.0

Sector-wise COVID Restructuring under RP 1.0 as on 30.09.2021				
Sector	Standard advance as on 30.09.21	Balance as on 30.09.2021		
		Amount	% to respective sector STD adv	% to total STD advances
RETAIL	70198	239	0.34%	0.07%
AGRI	73395	0	0.00%	0.00%
MSME	60008	1319	2.20%	0.38%
CORPORATE	145243	3078	2.12%	0.88%
<b>TOTAL</b>	<b>348844</b>	<b>4636</b>	<b>1.33%</b>	<b>1.33%</b>

## COVID Restructuring under RP 2.0

Sector-wise COVID Restructuring under RP 2.0 as on 30.09.2021 (Rs. In Cr)								
Sector	Standard advance as on 30.09.21	RP INVOKED as on 30.09.2021			RP IMPLEMENTED as on 30.09.2021			Under Pipe Line
		Amount	% to respective sector STD adv	% to total STD advances	Amount	% to respective sector STD adv	% to total STD advances	
RETAIL	70198	8400	11.97%	2.41%	7760	11.05%	2.22%	640
AGRI	73395	1177	1.60%	0.34%	1028	1.40%	0.29%	149
MSME	60008	6863	11.44%	1.97%	5797	9.66%	1.66%	1066
CORPORATE	145243	0	0.00%	0.00%	0	0.00%	0.00%	0
<b>TOTAL</b>	<b>348844</b>	<b>16440</b>		<b>4.71%</b>	<b>14585</b>		<b>4.17%</b>	<b>1855</b>

# Asset Quality - Ratios



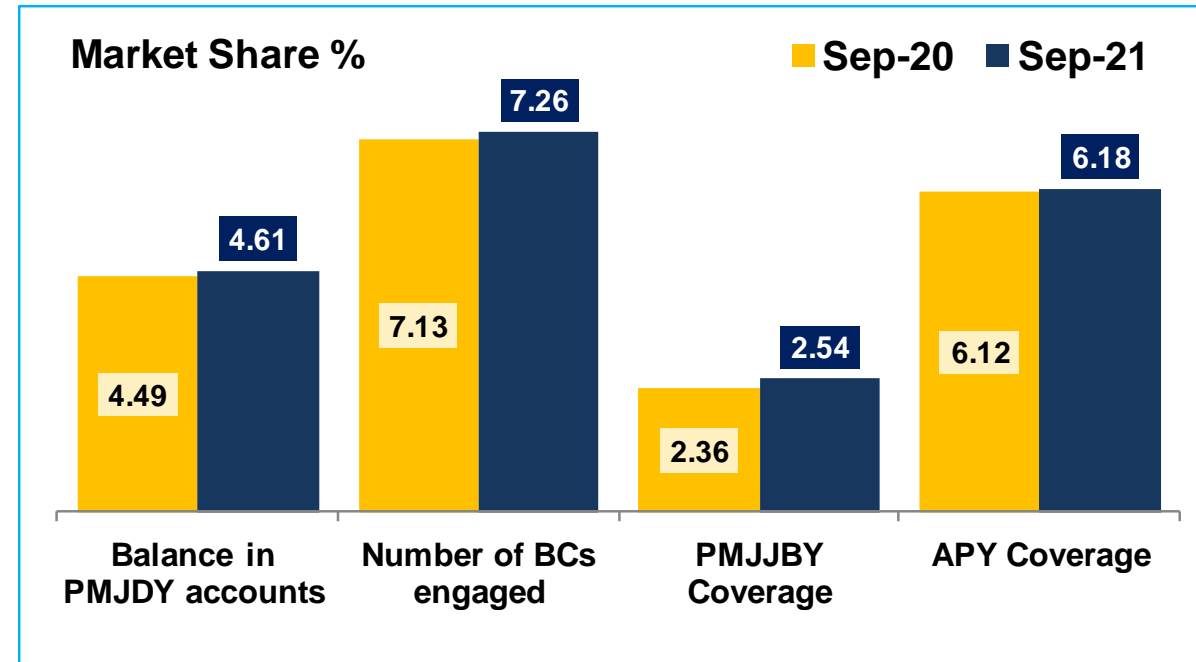
# Financial Inclusion



# Financial Inclusion - Performance

FI Parameters	30.09.2021
BCs engaged (Nos.)	9224
BSBD Accounts (No. in lakhs)	263
PMJDY Accounts under BSBDA (No. in lakhs)	182
<b>Balance in PMJDY accounts (₹ in Cr)</b>	<b>6693</b>
Rupay Cards issued (No. in lakhs)	108
Financial Transactions by BCs per month (No.in lakhs)	68
Number of enrolments under PMJJBY (in lakhs)	28
Number of enrolments under PMSBY (in lakhs)	76
Number of enrolments under APY (in lakhs)	21
ATAL Pension - Persistency ratio	54%

## IB vs Industry

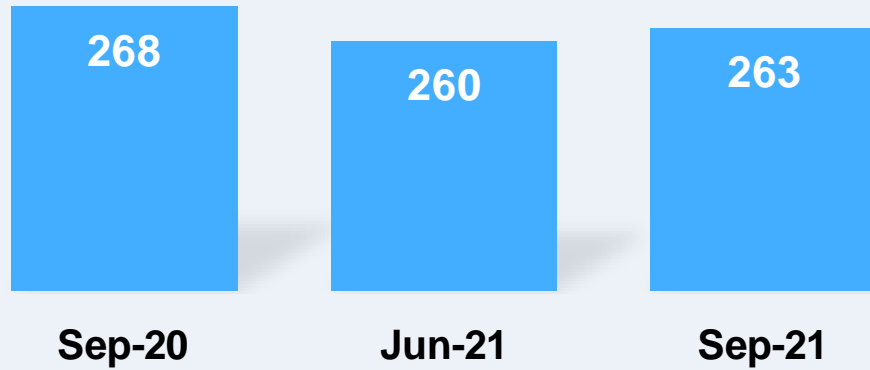


- Average Balance in PMJDY stands at ₹3685 in comparison to Industry at ₹ 3339.
- Bank received Best Performing Bank Award for APY from PFRDA for FY 2019-20 and FY 20-21 received in Aug'21.



# Financial Inclusion - Performance

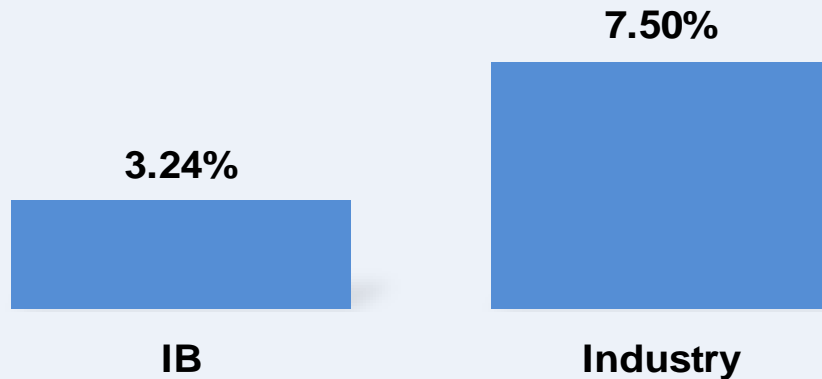
### BSBD Accounts (in lakhs)



### PMJDY Accounts under BSBDA (No.in lakhs)



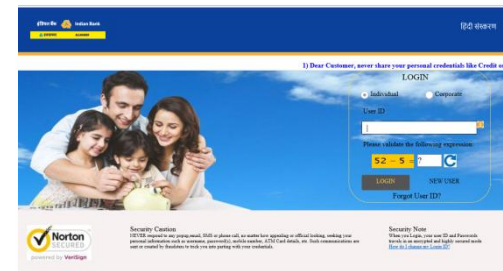
### % of Zero Balance A/cs - Aug' 21



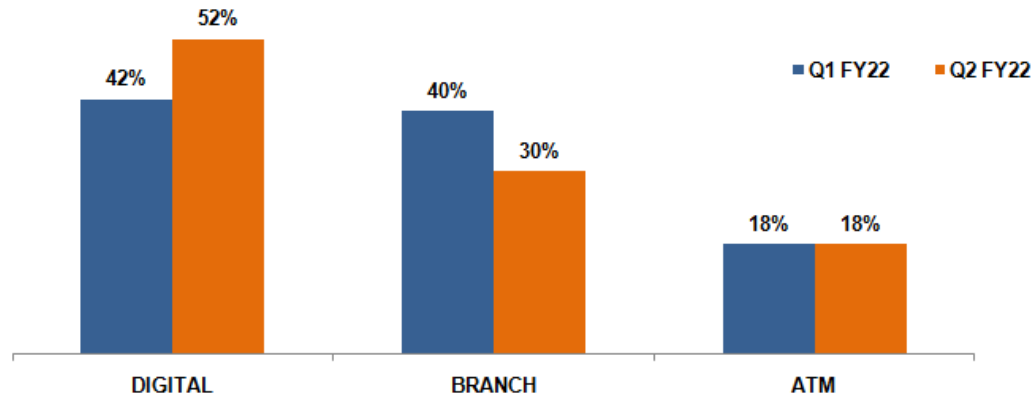
### Overdrafts Sanctioned (₹ in Cr)



# Digital Banking



# Migration to Digital Channels & Initiatives



Transactions through Digital channels improved by 10% QoQ

As on Sep 21

Net banking 60 lakhs

Mobile banking 58 lakhs

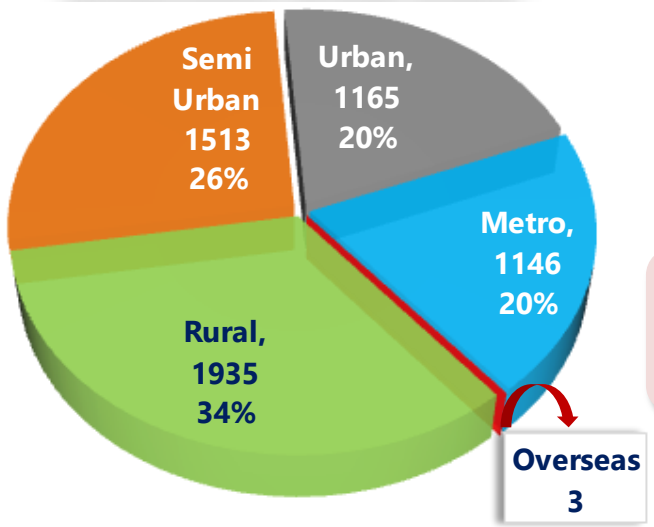
Merchants 3 lakhs

- 10% increase in digital transactions mainly due to Mobile and UPI.
- Mobile rating improved from 2.7 to 4.2 in Play store.
- Introduced Video KYC for account opening.
- Introduced ePassBook through Digi-locker of Government of India.
- New Fastag app introduced.
- Wealth Management tool Fisdom introduced in Mobile app.
- Government Services – Integrated Treasury collection introduced in Tamil Nadu and Odisha.
- e - Rupee – UPI prepaid voucher (PPV) launched through mobile app.

# Business Network



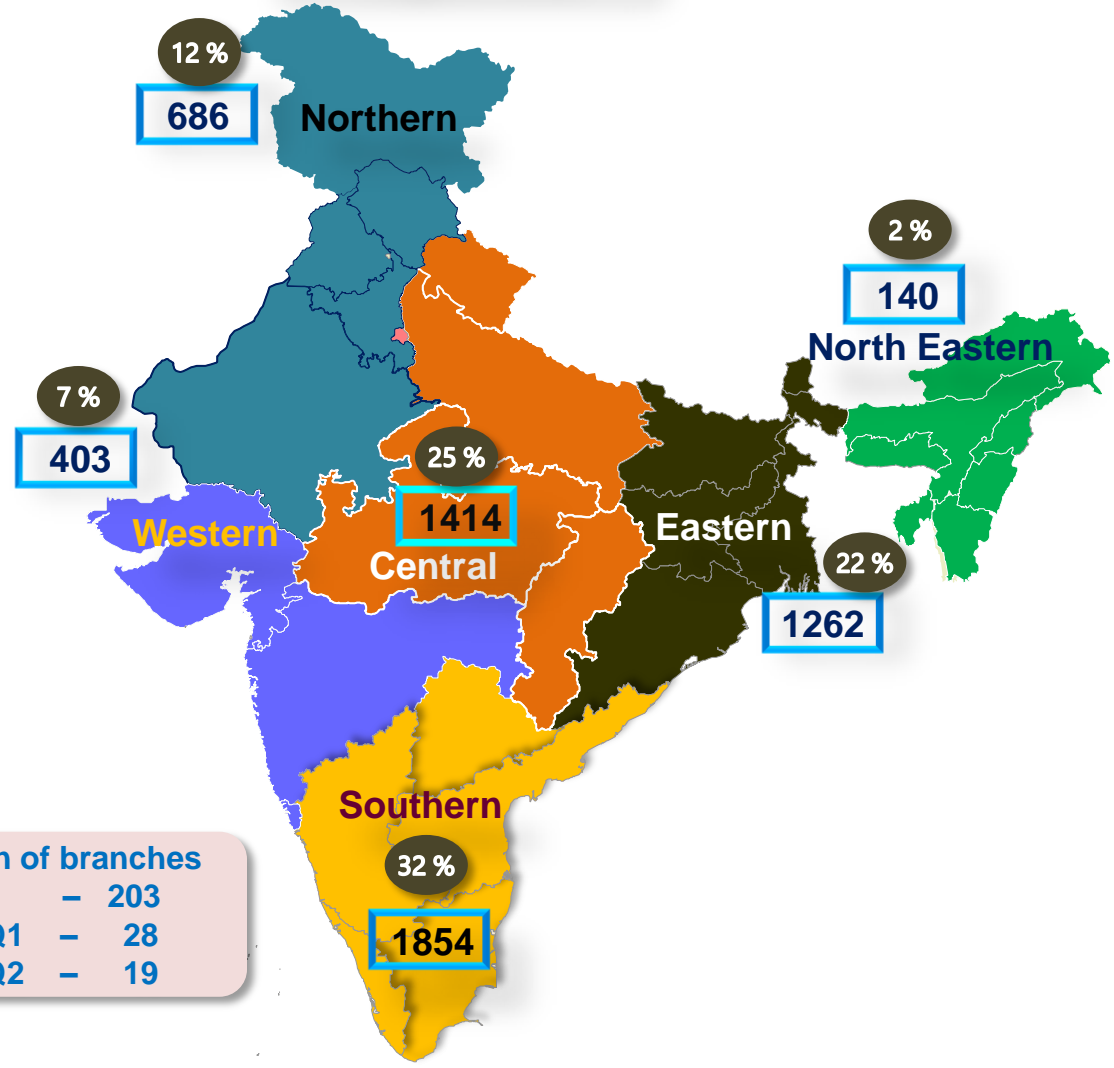
## Population group wise



**Rationalisation of branches**

FY21	-	203
FY22 Q1	-	28
FY22 Q2	-	19

## Region-wise



# Staff Position of the Bank

Category	Total	Male	Female	Average age of staff	% of Female staff
Officers	24630	17882	6748	37	27
Clerks	12948	8363	4585	39	35
Sub-staff	2714	2334	380	47	14
Full Time Sweepers	305	231	74	45	24
<b>Total (Domestic)</b>	<b>40597</b>	<b>28810</b>	<b>11787</b>	<b>38</b>	<b>29</b>

HRMS Project Phase I is under progress :

Integration of Personal Profile, Attendance, Payroll, Pension & Settlement Modules with employees' Staff Self Service Portal (SSS) & Retirees Portals to complete automation

Performance Management System (PMS): For assessment of performance of Officers with specified KRAs/KPIs

HR Initiatives

Ranked #9 in India and #314 Globally

Tie up with M/s Practo for free online Doctor consultation for serving and retired staff members.

Enrolled: 35908 (85% of total staff strength)



As per Forbes Best Employers rankings 2021

- Indian Bank adjudged as 9<sup>th</sup> Best Employer in India
- Globally, Indian Bank ranked at 314<sup>th</sup> position among Top 500 companies

# Initiatives



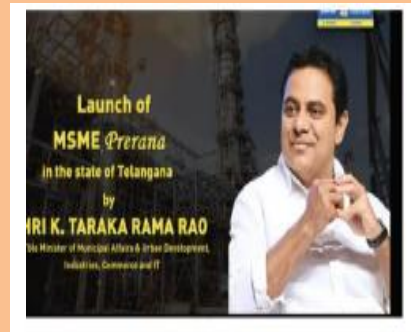
MSME Prerana has been successfully covered in 10 states /UT (Uttar Pradesh, Tamil Nadu, Pondicherry, Maharashtra, Telangana, Uttarakhand, Gujarat, Odisha, West Bengal and Bihar) in 7 languages benefiting more than 1000 entrepreneurs (including 266 women entrepreneurs)



Launched by Hon'ble Union Minister for Finance & Corporate Affairs, Smt Nirmala Sitharaman



Inauguration in the State of Maharashtra by Union Minister of MSME, Road Transport & Highways, Shri Nitin Gadkari



Inauguration in Telangana: Shri K T Rama Rao, Hon'ble Minister for Municipal Affairs, Ind. & Commerce and IT

## Ind Spring Board ... Financing for Start-ups



Entered into MOU with

	IIT, Chennai
	IIT, Bombay
	IISc, Bangalore
	Chennai Angels
	NSRCEL, IIM Bangalore
	IIT, Guwahati



# Initiatives



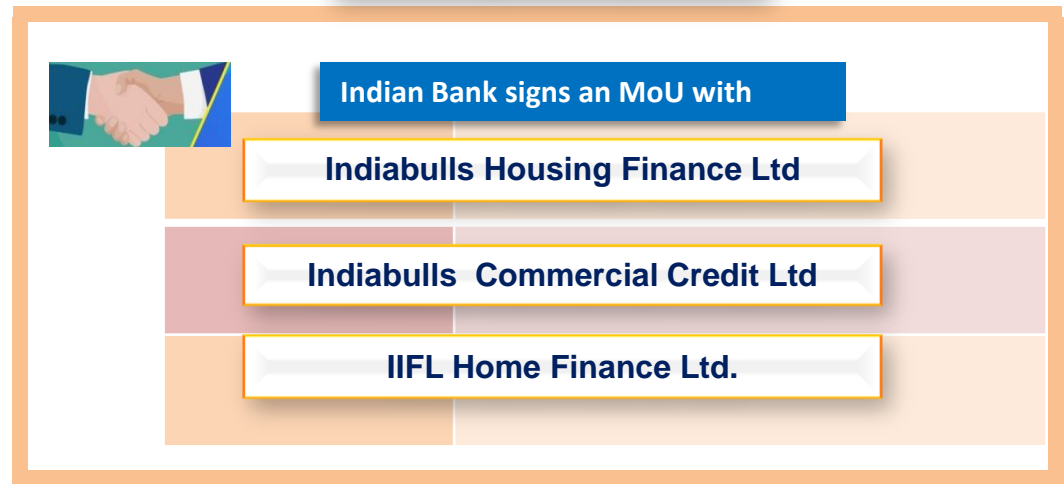
**Signing of MoU**  
Collaboration between NABARD and IB towards Inclusive Growth in Tamil Nadu – To ensure convergence of Bank credit with on-going Central/State Programmes/NABARD schemes



Bank collaborates with Top Fintech brand, M/s **Fisdom** to provide Wealth Management benefits.



## Co-lending to Priority Sector



## Tamil Nadu State level NABARD Award – FY 21



Bank was awarded by NABARD for the Best Financial Performance and Developmental Initiatives in the state of Tamilnadu - received during July'21

## Implementation of Official Language – FY20



Bank's Hindi magazine Ind-Chhavi was awarded the Kirti Puraskar (2<sup>nd</sup> Prize)



# Joint Venture & Subsidiary

HYE Sep'21

**1** Consortium of credible Public & Private Corporate entities from India and Sompoto of Japan as promoter

**2** • Incorporated & licensed in 2007  
• Fully operational in April 2009

**3** **30.09.21 (Provisional)**  
Solvency ratio: 2.06  
Net worth: ₹1065 Cr

**4** Break-even in the 5<sup>th</sup> year (FY 13-14)  
Profitable ever since.

**5** CAGR  
(FY 10 to FY 21) : 13.39%



**1** Operating Profit  
₹324.70 lakhs

**2** Net Profit  
₹ 279.11 lakhs

**3** Stock Broking Income  
Increased by 1.34% QoQ  
and 14.65% YoY.

**4** • In the business of  
Stock Broking & DP  
• Listed on BSE

**5** Banks shareholding is  
64.84%

# Regional Rural Banks (RRBs)



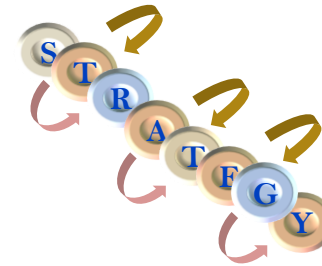
Tamil Nadu Grama Bank



₹ in Cr

Parameters	TNGB			SGB			PBGB			Total		
	HYE Sep'20	HYE Sep'21	YoY	HYE Sep'20	HYE Sep'21	YoY	HYE Sep'20	HYE Sep'21	YoY	HYE Sep'20	HYE Sep'21	YoY
Business	26118	33605	29%	14769	15954	8%	1567	1802	15%	42454	51360	21%
Operating Profit	210	359	71%	162	186	15%	7	10	45%	379	555	46%
Net Profit	105	157	50%	105	121	15%	5	5	5%	215	283	32%
Gross NPA %	2.15	1.90	-25 bps	1.21	1.50	29 bps	2.08	2.16	8 bps			
Net NPA %	0.73	0.32	-41 bps	0	0	0	0	0	0			
CRAR %	14.93	13.07	-186 bps	13.70	16.03	233 bps	12.27	11.38	-89 bps			
No. of branches	632	640	-	223	225	-	44	44	-	899	909	

# Strategies and focus areas



# Strategies and focus areas

## Digital Transformation

## Leverage Balance Sheet Strength

## Revenue Maximization

## Cost optimization

## Employee growth

- Improving digital penetration
- Focus on new age digital products
- End to end solution for digital lending
- Implementing HRMS solution

- Focus on Capital Conservation
- Potential for increase in Corporate exposure
- Capital strength to diversify the Asset base

- Focus on fee income
- Increasing cross selling

- Reorient towards digital eNote, eDak etc.
- Branch level tracking of cost
- Centralisation of processes

- Leadership Development Plan (LDP)
- Focus on capacity building e-learning
- Improved Performance Management System
- WFH facility

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.

Certain forward-looking statements in these slides 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**