Performance Analysis 9M / Q3 2017-18

12th February ,2018

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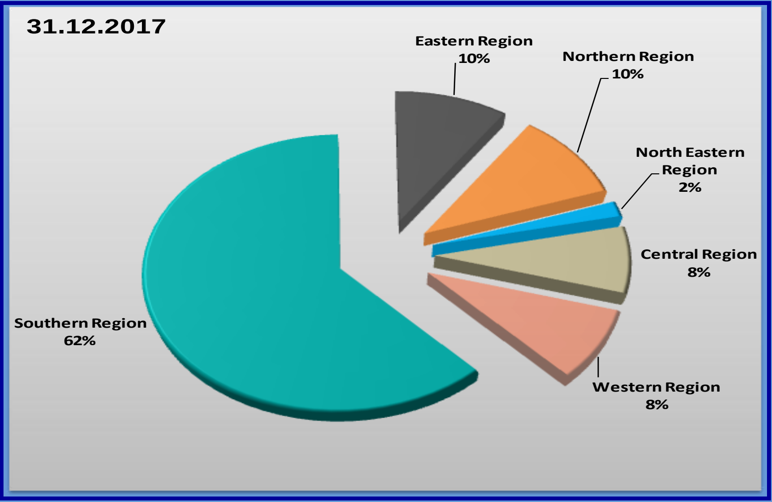
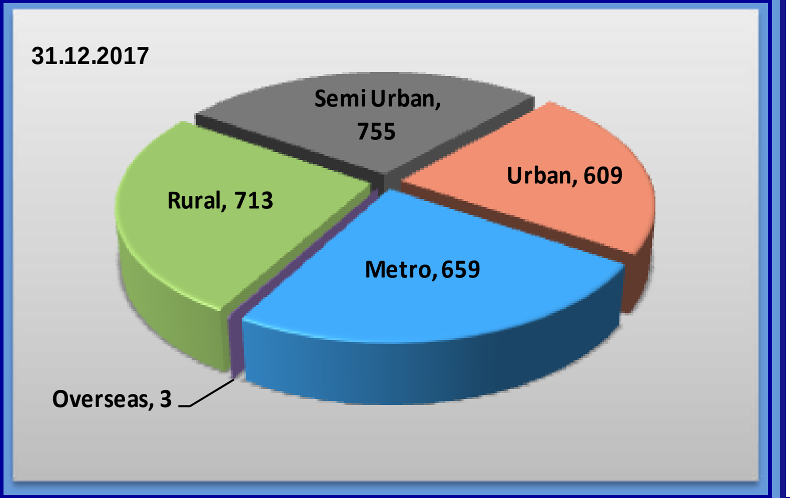
Key Strengths

- 111 Years of dedicated banking services to the Nation
- Customer Base of 45 million+
- Pan India presence with 8650 customer touch points
- Better capitalization, Healthy Financials and Controlled Stressed Assets
- Continuously Profit making & Dividend paying Bank
- Demonstrated consistent performance in a challenging environment
- Well recognized brand in the Indian Banking Industry

Branch Network





PAN India coverage with 2736 branches and 3 overseas branches

Performance Highlights (as on 31.12.2017)

Total Balance Sheet ₹244105 crore Y-o-Y growth 15.66%	Total Business ₹ 359653 crore Y-o-Y growth 16.20%	Total Deposits ₹ 206533 crore Y-o-Y growth 12.46%	Total Advances ₹ 153120 crore Y-o-Y growth 21.66%
Current Account ₹ 12833 crore Y-o-Y growth 27.28%	SB Deposits ₹ 60880 crore Y-o-Y growth 2.50%	Priority Sector Lending ₹58756 crore (48.13% of ANBC) Y-o-Y Growth 17.45%	Housing Loans ₹13062 crore Y-o-Y growth 23.12%
Retail Loans ₹ 24476 crore Y-o-Y growth 26.97%	Agri Loans ₹ 29530 crore Y-o-Y growth 21.48%	MSME Loans ₹ 26802 crore Y-o-Y growth 38.35%	Corporate / Others ₹65922 Crore Y-o-Y growth 13.97%

Overseas Advance: ₹ 6391 crore - Y-o-Y growth 26.37%.

Performance Highlights (Global) - Q3 2017-18

Operating Profit ₹ 1209.22 crore (Y-o-Y growth 18.42 %)	Net Profit ₹303.06 crore (9M Y-o-Y growth 3.78 %)	Net Interest Income ₹1622.70 crore (Y-o-Y growth 30.17 %)	Other Income ₹548.85 crore (9M Y-o-Y growth 17.81%)
NIM at 2.85% (Improved 26 bps for 9M) { 2.55% to 2.81%}	RoA at 0.50% (9M : 0.65%)	RoE at 7.83% (9M : 9.97%)	Cost-Income Ratio at 44.32%
Gross NPA at 6.27% (Decreased by 142 Bps Y-o-Y)	Net NPA at 3.30% (Decreased by 146 Bps Y-o-Y)	Provision Coverage Ratio at 64.73%	CRAR (BASEL III) at 12.44%
CET I – 10.64%	Market Capitalisation ₹ 18093 crore (up by 70.57%)	Book Value/Share ₹ 326.13	Earning Per Share ₹31.29 (9M)

Movement of Bank's Share Price

Market Capitalization as on 31.12.2017 increased by 70.57% : ₹18092.59 crore as against ₹10607.24 crore as on 31.12.2016

Clientele Base

Dec'16 ⟹ 44.65 Mio

Dec'17 ⟹ 45.92 Mio

Bank has a Strong clientele base of over 45 Mio across the country

External Rating of the Bank

Standard & Poor's Global Ratings

BBB-/ Stable /A-3

CARE Ratings

AT I : AA+ / Stable
Tier II : AAA / Stable

CRISIL

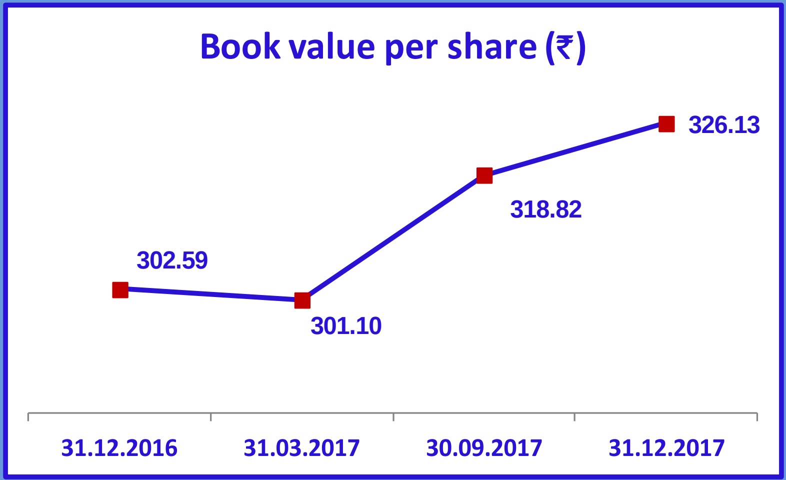
AT I : AA+ / Stable
Tier II : AAA / Stable

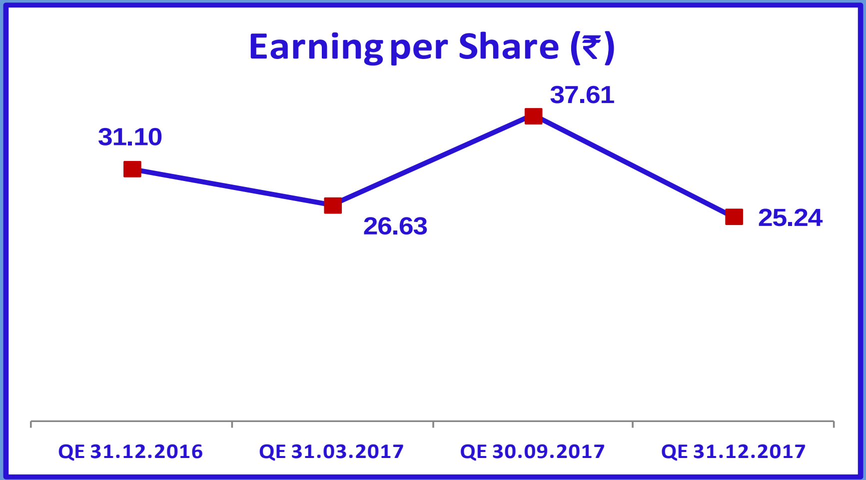
Key Financial Ratios

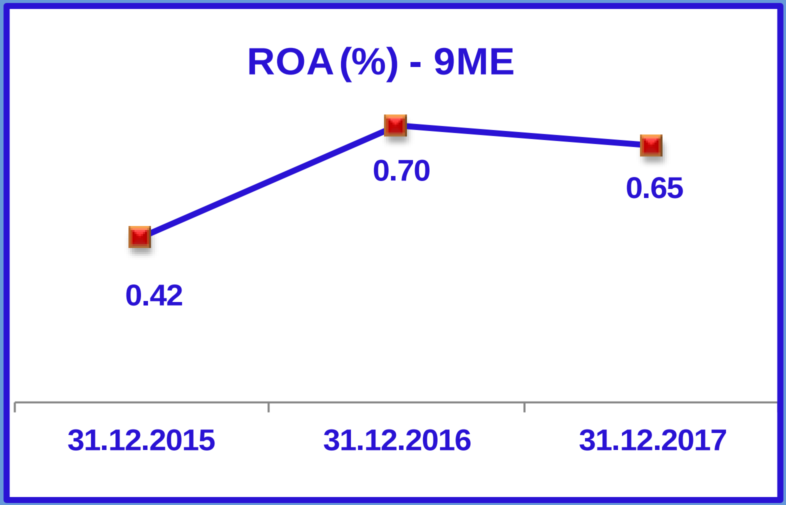
% Annualised

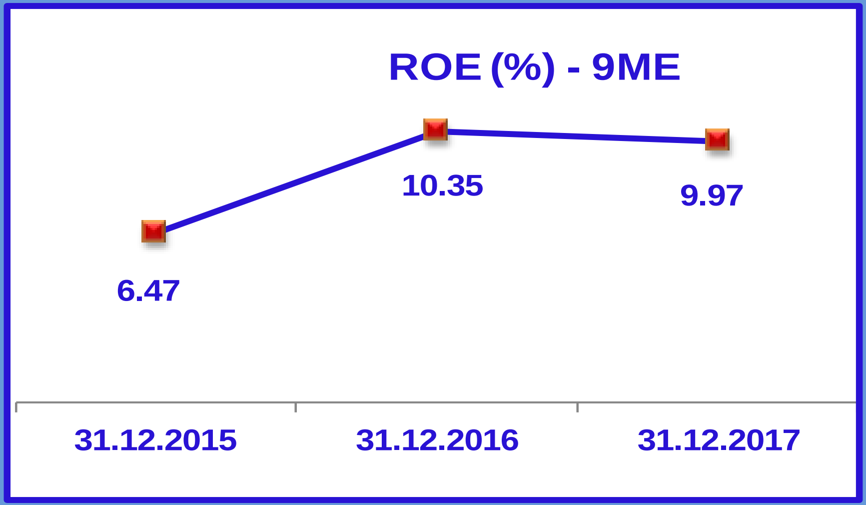
Parameters (Global)	Year Ended	Quarter Ended			Nine Months Ended		
	31.03.2017	31.12.2016	30.09.2017	31.12.2017	31.12.2015	31.12.2016	31.12.2017
Cost of Deposits	6.03	5.93	5.34	5.25	6.87	6.14	5.36
Cost of Funds	5.21	5.18	4.59	4.54	5.99	5.33	4.63
Yield on Advances	9.17	9.13	8.60	8.55	9.76	9.25	8.62
Yield on Funds	7.67	7.57	7.29	7.24	8.20	7.75	7.29
Return on Assets (RoA)	0.67	0.71	0.79	0.50	0.42	0.70	0.65
Net Interest Margin (NIM)							
Global	2.59	2.52	2.85	2.85	2.28	2.55	2.81
Domestic	2.64	2.57	2.92	2.91	2.32	2.60	2.87
Return on Investments (Domestic)	8.57	8.78	8.60	7.44	7.57	8.84	8.29
Return on Average Networth (RoE)	9.97	10.40	11.98	7.83	6.47	10.35	9.97
Business per Employee (₹ in crore)	14.88	14.40	16.72	17.77	14.49	14.40	17.77
Business per Branch (₹ in crore)	117.32	118.27	127.08	131.31	118.73	118.27	131.31
Operating Profit to Gross Business (%)	1.27	1.32	1.60	1.34	0.98	1.26	1.42
Net profit to Gross Business (%)	0.45	0.48	0.53	0.34	0.28	0.47	0.42
Other Income to Total Income (%)	12.12	13.16	14.66	11.19	9.27	11.91	13.15
Cost to Income Ratio (%)	45.62	44.69	39.09	44.32	51.69	45.60	41.34
Provision Coverage Ratio	58.14	56.46	65.40	64.73	60.84	56.46	64.73

Key Financial Ratios (Contd.)

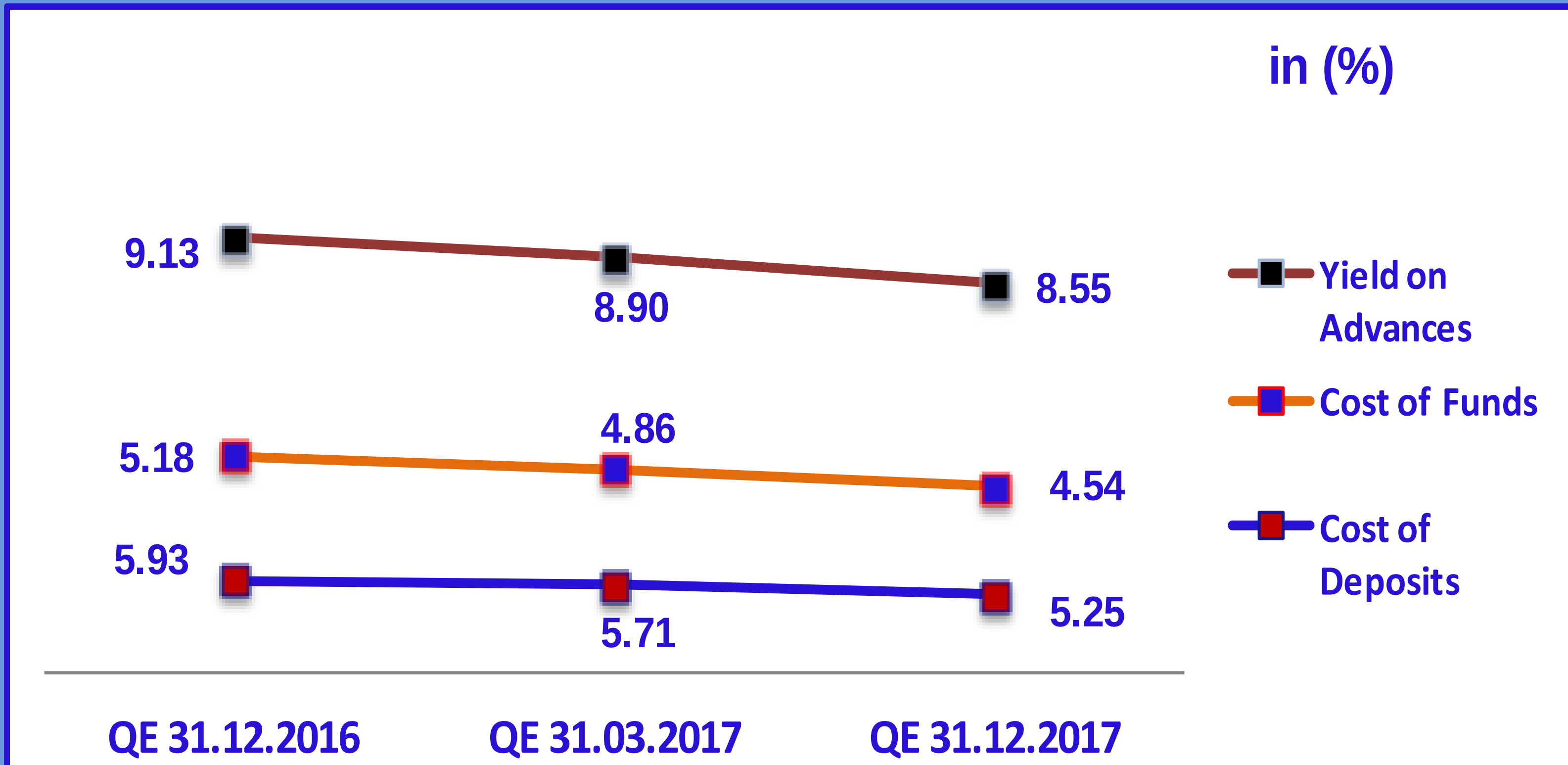








Key Financial Ratios (Contd.)



Cost of Deposits contained. Yield on advances declined on account of reduction in MCLR/Base Rate

Financial Parameters – Profitability Ratios

Sl No.	Parameters	Year Ended	Quarter Ended			Nine Months Ended	
		31.03.2017	31.12.2016	30.09.2017	31.12.2017	31.12.2016	31.12.2017
1	Operating profit to AWF (%)*	1.91	1.95	2.41	2.01	1.89	2.21
2	Cost to Income ratio (%)	45.62	44.69	39.09	44.32	45.60	41.34
3	Salary expenses to Total expenses (%)	13.97	14.07	14.57	14.38	13.78	14.47
4	Salary Expenses to AWF (%)*	0.95	0.95	0.89	0.88	0.95	0.89
5	Other Operating Expenses to AWF (%)*	0.65	0.63	0.65	0.72	0.63	0.66
6	Book value (₹)	301.10	302.59	318.82	326.13	302.59	326.13
7	Earnings per share (₹)	29.27	31.10	37.61	25.24	30.15	31.29

*** AWF - Average Working Funds**

Financial Parameters – Income & Expenditure

(₹ in crore)

Sl. No	Parameters	Year Ended	Quarter Ended				Nine Months Ended		
		31.03.2017	31.12.2016	30.09.2017	31.12.2017	Y-o-Y (%) (Dec 2017)	31.12.2016	31.12.2017	Y-o-Y (%) (Dec 2017)
1	Interest Income	16039.75	3957.56	4159.57	4354.23	10.02	12023.25	12649.78	5.21
2	Interest Expenses	10893.68	2710.98	2615.91	2731.53	0.76	8262.09	8023.92	-2.88
3	NII (Spread 1-2)	5146.07	1246.58	1543.66	1622.70	30.17	3761.16	4625.86	22.99
4	Other Income	2211.37	599.70	714.59	548.85	-8.48	1625.99	1915.51	17.81
5	Operating Expenses	3356.73	825.10	882.65	962.33	16.63	2456.58	2704.14	10.08
6	Operating Profit (3+4- 5)	4000.71	1021.17	1375.61	1209.22	18.42	2930.57	3837.23	30.94
7	Provisions	2595.03	647.69	924.06	906.16	39.91	1844.58	2710.20	46.93
8	Net Profit (6 - 7)	1405.68	373.48	451.54	303.06	-18.86	1085.99	1127.01	3.78

Financial Parameters - Income & Expenditure (Contd.)

(₹ in crore)

Parameters	Year Ended	Quarter Ended				Nine Months Ended		
	31.03.2017	31.12.2016	30.09.2017	31.12.2017	Y-o-Y(%) (Dec 2017)	31.12.2016	31.12.2017	Y-o-Y(%) (Dec 2017)
Interest on Advances	11495.16	2862.24	2906.56	3037.65	6.13	8728.15	8784.72	0.65
Interest on Investments	4423.95	1055.12	1210.45	1296.48	22.88	3208.27	3770.30	17.52
Other Interest Income	120.64	40.20	42.56	20.11	-49.99	86.83	94.77	9.14
Total Interest Income	**16039.75**	**3957.56**	**4159.57**	**4354.23**	**10.02**	**12023.25**	**12649.78**	**5.21**
Other Income	2211.37	599.70	714.59	548.85	-8.48	1625.99	1915.51	17.81
Of which - Fee Income	879.49	182.46	247.75	318.79	74.72	517.47	797.31	54.08
Total Income	**18251.12**	**4557.26**	**4874.17**	**4903.08**	**7.59**	**13649.24**	**14565.29**	**6.71**
Interest on Deposits	10556.90	2630.82	2532.45	2543.44	-3.32	8015.10	7597.72	-5.21
Interest on Borrowings	336.78	80.16	83.46	188.09	134.64	246.99	426.20	72.56
Total Interest Expenditure	**10893.68**	**2710.98**	**2615.91**	**2731.53**	**0.76**	**8262.09**	**8023.92**	**-2.88**
Operating Expenditure	3356.73	825.10	882.65	962.33	16.63	2456.58	2704.14	10.08
Salary Expenditure	1991.49	497.45	509.70	531.20	6.78	1477.22	1551.89	5.05
Total Expenditure	**14250.41**	**3536.08**	**3498.56**	**3693.86**	**4.46**	**10718.68**	**10728.07**	**0.09**

Other Income - Breakup

(₹ in crore)

Parameters	Year Ended	Quarter Ended			Y-o-Y Growth(%)	Nine Months Ended		Y-o-Y Growth(%)
	31.03.2017	31.12.2016	30.09.2017	31.12.2017		31.12.2016	31.12.2017	
Commission, Exchange, Brokerage & Misc Income	755.06	196.26	287.04	267.31	36.20	521.78	759.65	45.59
Profit / loss on sale of investments	871.93	289.51	262.23	75.60	-73.89	736.75	641.15	-12.98
ATM acquirer fee received	146.88	36.57	39.47	42.93	17.39	103.61	130.31	25.77
Exchange profit	181.31	51.21	54.24	41.57	-18.82	159.67	140.19	-12.20
Recovery in written - off accounts	149.92	22.01	66.60	61.61	179.92	96.04	181.59	89.08
Others	106.27	4.14	5.01	59.83	1345.17	8.13	62.62	670.23
Total Other Income	2211.37	599.70	714.59	548.85	-8.48	1625.98	1915.51	17.81

Other Operating Expenses

(₹ in crore)

Parameters	Year Ended	Quarter Ended			Y-o-Y Growth(%) (Dec 2017)	Nine Months Ended		Y-o-Y Growth(%) (Dec 2017)
	31.03.2017	31.12.2016	30.09.2017	31.12.2017		31.12.2016	31.12.2017	
Rent, Taxes & Lighting	294.47	66.61	69.41	68.98	3.56	215.46	222.90	3.45
Depreciation	158.86	39.19	40.87	96.79	146.98	116.79	172.18	47.43
Repairs & Maintenance	85.2	20.59	26.60	17.53	-14.86	62.65	67.30	7.42
Insurance	188.95	49.17	50.83	58.49	18.95	140.00	159.66	14.04
Fees Others	74.88	17.00	26.84	33.70	98.24	53.11	76.87	44.74
ATM Issuer Fee Paid	158.37	37.69	46.42	50.04	32.77	116.18	141.84	22.09
Others	404.5	97.39	111.98	105.60	8.43	275.16	311.50	13.21
Total Other Operating Expenses	1365.23	327.64	372.95	431.13	31.59	979.35	1152.25	17.65

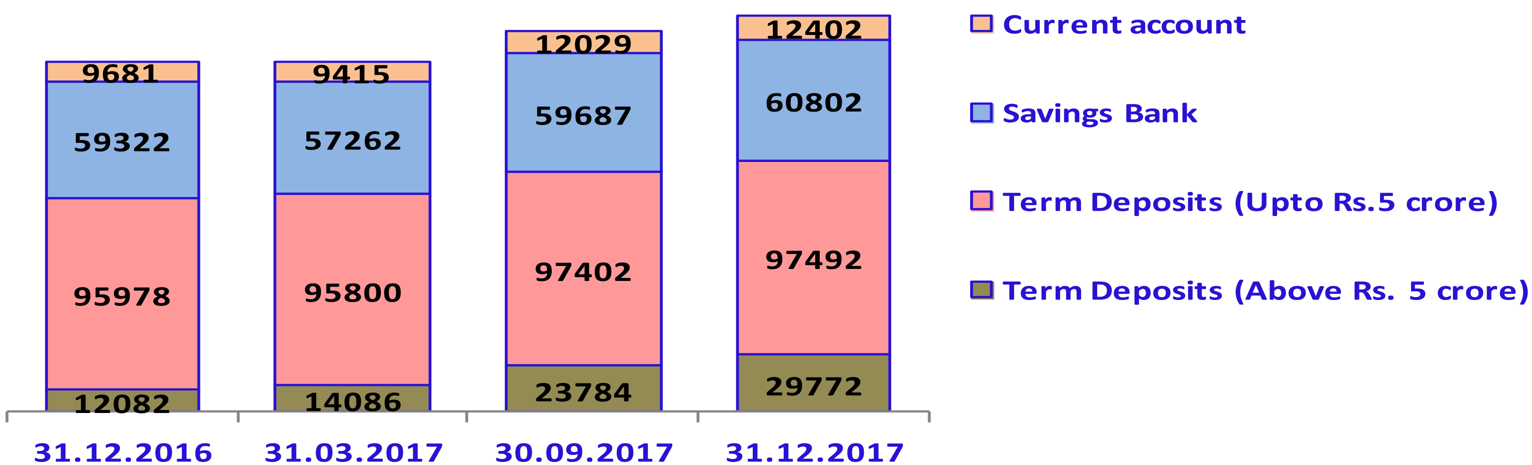
Business Parameters - Profile

(₹ in crore)

Parameters	31.12.2016	31.03.2017	30.09.2017	31.12.2017	Y-o-Y Dec 2017 Amt	Y-o-Y Dec 2017 (%)
Global Business	**309510**	**314654**	**342875**	**359653**	**50143**	**16.20**
Domestic	299080	303573	331068	347326	48246	16.13
Overseas	10430	11081	11807	12327	1897	18.19
Global Deposits	**183652**	**182509**	**198669**	**206533**	**22881**	**12.46**
Domestic	178279	177084	193022	200597	22318	12.52
Overseas	5373	5425	5647	5936	563	10.49
CASA (Global)	69477	67167	72217	73713	4236	6.10
Savings Bank Deposits	59395	57334	59763	60880	1485	2.50
Current Accounts Deposits	10082	9833	12454	12833	2751	27.28
CASA (%)	37.83	36.80	36.35	35.69	--	--
Global Gross Advances	**125857**	**132144**	**144206**	**153120**	**27263**	**21.66**
Domestic	120800	126489	138046	146729	25929	21.46
Overseas	5057	5655	6160	6391	1334	26.38

Deposits Profile - Domestic

(₹ in crore)



Domestic Deposits	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Current account	9681	9415	12029	12402
Savings Bank	59322	57262	59687	60802
CASA %	**38.97**	**37.76**	**37.18**	**36.52**
Term Dep	108061	109886	121186	127264
Total Deposits (Domestic)	**177064**	**176563**	**192903**	**200468**

Advances Profile - Domestic

(₹ in crore)

Parameters	Dec-16	Mar-17	Sep-17	Dec-17
Gross Advances (Domestic)	120800	126489	138046	146729
Of which: Retail Advances *	62957	69319	69714	73209
Corporate Advances	57843	57170	68332	73520
Of which: PSUs	16346	15638	16877	17759
Break up of Key Sectors				
Agriculture	24308	24820	27796	29530
MSME	19373	23864	25612	26802
Home Loans & Mortgage Loans	11912	12825	14250	15403
Pririty Sector Lending	50025	54976	57891	58756
% of Prioirty Sector Lending to ANBC **	42.43	42.31	46.55	48.13

16.28% (Y-o-Y)
Retail Advances (Upto ₹ 5 crore)

21.48% (Y-o-Y)
Agriculture

38.35% (Y-o-Y)
MSME

29.31% (Y-o-Y)
Mortgage & Home Loans

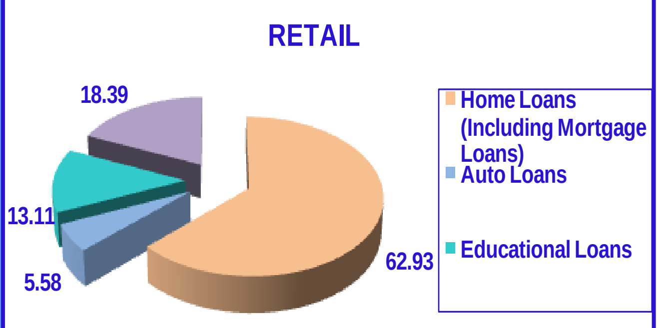
* Advances upto ₹5 crore

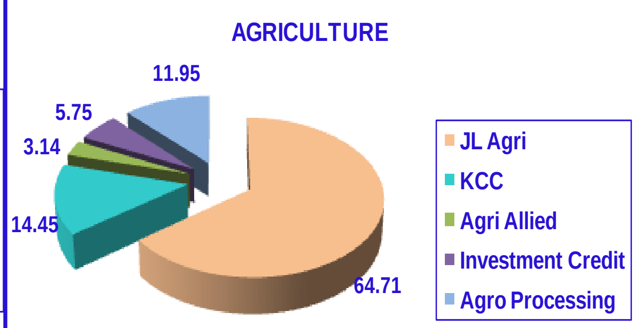
** ANBC ---> Adjusted Net Bank Credit

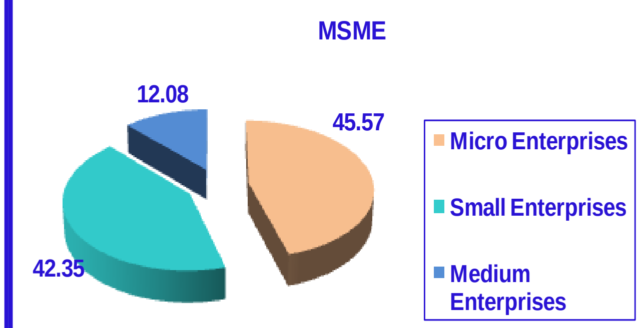
Retail Advances (Domestic)

(₹ in crore)

As on 31.12.2017







Parameters	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Retail Advance	19277	20636	23048	24476
Agriculture Advances	24308	24820	27796	29530
MSME Advance	19373	23864	25612	26802
Total RAM Sector	62958	69320	76456	80808
Gross Advances-Domestic	120800	126489	138046	146729
% to Gross Advances	52.12	54.80	55.38	55.07

RAM→ Retail, Agriculture and MSME Sector

Portfolio Exposure – Domestic Advances

(₹ in crore)

Parameters	31.12.2016	% share to Gross Advances	31.12.2017	% share to Gross Advances
Infrastructure	21665	17.93	24675	16.82
of which Power	9360	7.75	10157	6.92
Telecom	607	0.50	570	0.39
Roads	4855	4.02	4130	2.81
Other infrastructure	6843	5.66	9819	6.69
Basic Metal	4921	4.07	4859	3.31
Iron & Steel	4029	3.33	3853	2.63
Textiles	4281	3.54	4643	3.16
Petroleum, Coal Products & Nuclear Fuels	1846	1.53	2757	1.88
All Engineering	2560	2.12	3060	2.09
Food Processing	1948	1.61	3705	2.52
Chemicals & Chemical Products	727	0.60	997	0.68
Trade	9554	7.91	6682	4.55
Commercial Real Estate	2048	1.70	4012	2.73
Home Loans	10609	8.78	13062	8.90
Auto Loans	1059	0.88	1365	0.93
Other Retail Loan	7530	6.23	10049	6.85
Agriculture	24308	20.12	29530	20.13
Others (Other Industries/Sectors)	27744	22.97	37332	25.44
Total Domestic Advances	120800	100.00	146729	100.00

Power Sector Exposure as on 31.12.2017

(₹ in crore)

Sector	Generation		Distribution		Transmission		NPA		Investment		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	FB	NFB	FB	NFB
Central Government Undertakings	0.00	444.69	0.00	0.00	0.00	0.00	0.00	0.00	58.16	0.00	58.16	444.69
State Government Undertakings	3473.93	274.89	1131.41	255.75	247.66	0.00	0.00	0.00	787.52	0.00	5640.52	530.64
Private Sector	3909.02	563.25	171.19	72.17	0.00	0.00	694.42	0.00	76.79	0.00	4851.42	635.42
Total	7382.95	1282.83	1302.60	327.92	247.66	0.00	694.42	0.00	922.47	0.00	10550.10	1610.75

State - wise: Power Sector Exposure as on 31.12.2017

(₹ in crore)

State	State DISCOMs			Other than DISCOMs						Total			Grand Total
				Central / State			Private						
	FRP BONDS	FB	NFB	Invt	FB	NFB	Invt	FB	NFB	FRP BONDS + Invt	FB	NFB	(FRP BONDS+Invt+ FB +NFB)
Andhra Pradesh					263.79		42.83	684.82	50.00	42.83	948.61	50.00	1041.44
Assam						11.95				0.00	0.00	11.95	11.95
Chattisgarh								873.21	247.38	0.00	873.21	247.38	1120.60
Delhi				58.16	444.69			227.47	72.17	58.16	672.16	72.17	802.49
Gujarat		0.07	113.84		0.11			111.48	92.60	0.00	111.66	206.44	318.10
Haryana	431.94							3.23		431.94	3.23	0.00	435.17
Karnataka					1612.76			12.19		0.00	1624.96	0.00	1624.96
Madhya Pradesh								31.80		0.00	31.80	0.00	31.80
Maharashtra					905.96			58.74		0.00	964.71	0.00	964.71
Orissa								339.84	9.04	0.00	339.84	9.04	348.88
Punjab		251.32						169.41		0.00	420.72	0.00	420.72
Rajasthan					78.25			17.51		0.00	95.76	0.00	95.76
Tamil Nadu	180.58	849.92	141.91				6.36	1100.52	164.19	186.94	1950.44	306.10	2443.49
Telangana	175.00	30.10			100.19					175.00	130.29	0.00	305.29
Uttar Pradesh								267.71		0.00	267.71	0.00	267.71
Uttarkhand								120.05		0.00	120.05	0.00	120.05
West Bengal					760.52	262.94				0.00	760.52	262.94	1023.47
Other States							27.60	62.23	0.03	27.60	62.23	0.03	89.86
NPA								694.42	0.00	0.00	694.42	0.00	694.42
Total	787.52	1131.41	255.75	58.16	4166.28	274.89	76.79	4774.63	635.42	922.47	10072.32	1166.06	12160.85

FRP Bonds - Financial Restructuring Plan Bonds

Investments - Domestic

(₹ in crore)

Composition	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Central Government Securities	42971	45542	44057	47764
State Government Securities	9838	11210	14194	14323
Other Approved Securities	36	36	36	26
Debentures & Bonds	8771	8923	8497	8556
Shares	551	683	785	852
Others	4633	1089	913	684
Gross Domestic Investment (Without netting LAF)	66800	67483	68482	72205

Composition	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Gross Domestic Investment (Without netting LAF borrowing)	66800	67483	68482	72205
SLR	55792	56788	58288	62113
Non SLR	11008	10694	10194	10092
Held For Trading (HFT)	297	354	246	401
Available For Sale (AFS)	27689	27697	29520	33453
Held To Maturity (HTM)	38814	39431	38716	38351
Modified Duration Trading Portfolio(%)	4.07	4.92	4.31	4.54

Balance Sheet - Snapshot

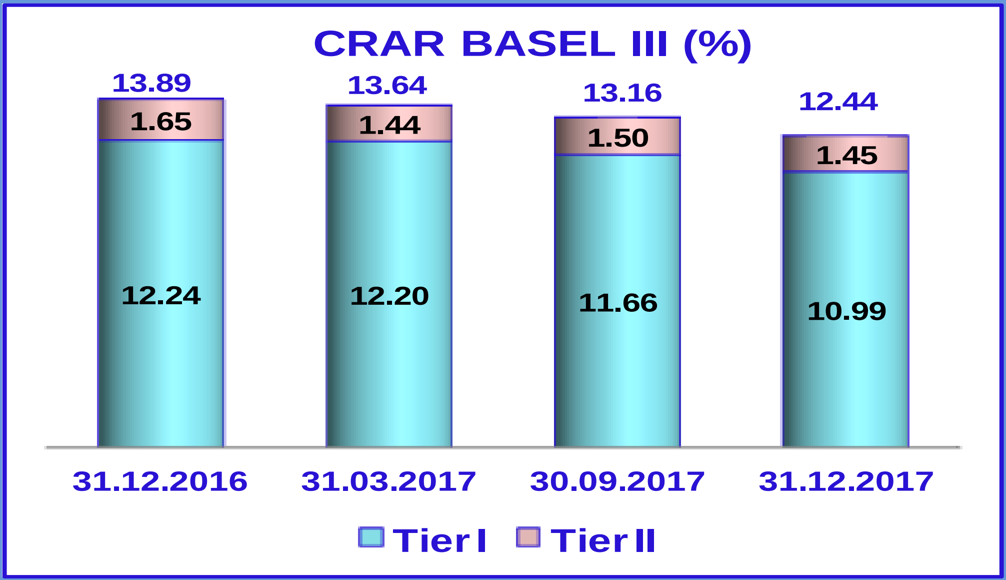
(₹ in crore)

Liabilities	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Capital	480	480	480	480
Reserves & Surplus	16773	16682	17493	17825
Deposits	183652	182509	198669	206533
Borrowings	4224	12637	8129	12888
Other Liabilities & Provisions	5928	5925	5187	6379
Total	211057	218233	229958	244105

Assets	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Cash & Balance with RBI	9381	5589	4180	8159
Bal. with banks & money at call	2132	4453	4099	4100
Investments	67357	67552	68674	71897
Advances	121865	127699	139206	148274
Fixed Assets	3440	3443	3427	3409
Other Assets	6882	9497	10372	8266
Total	211057	218233	229958	244105

Capital Adequacy

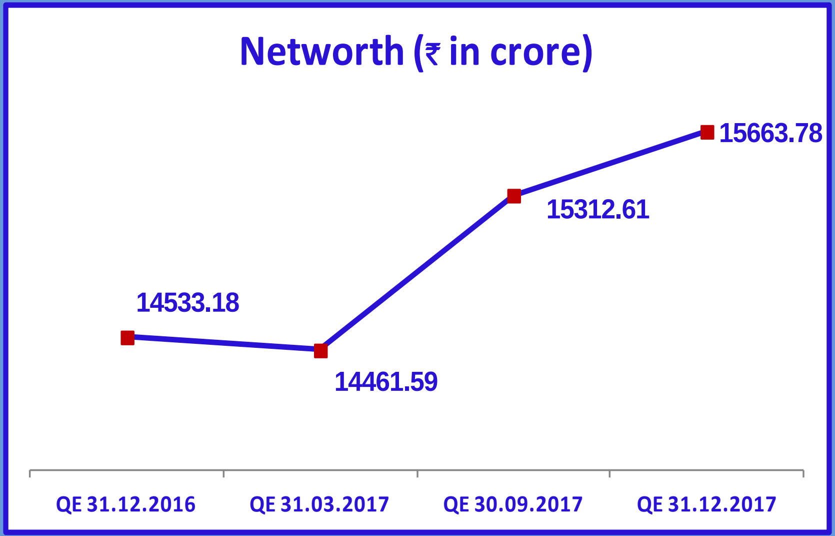
Parameters	31.12.2016	31.03.2017	30.09.2017	31.12.2017
Capital	17051.71	17930.03	18095.18	18149.90
Common Equity Tier I capital (CET 1)	14531.97	15532.43	15536.53	15530.57
Additional Tier I	496.81	500.00	500.00	500.00
Tier II Capital	2022.93	1897.60	2058.65	2119.32
Total Risk Weighted Assets	122760.89	131436.47	137511.05	145912.38
CRAR				
Total CRAR(%)	13.89	13.64	13.16	12.44

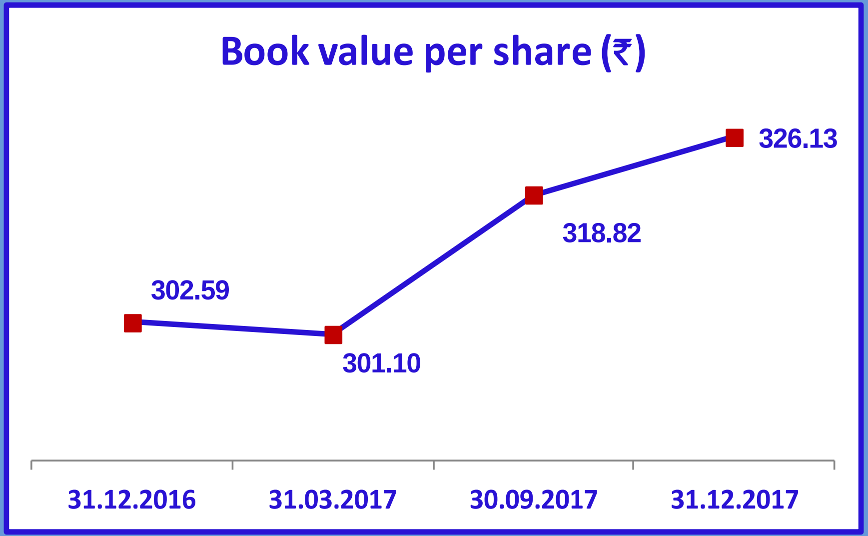


Bank's CRAR upon plough back of Quarterly profit would be higher at 13.21%

Capital - Equity

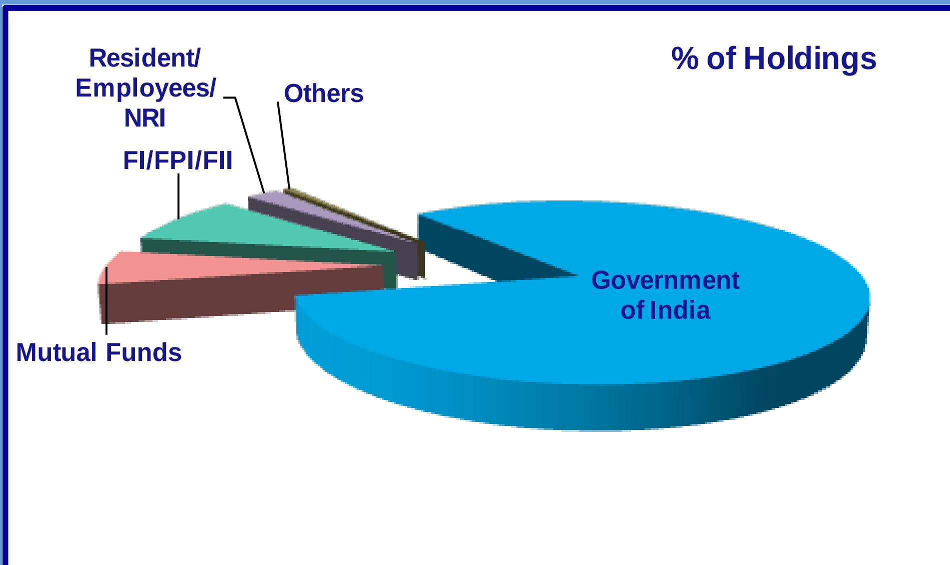
Networth increased by 7.78 % as on 31.12.2017 over 31.12.2016





Book value per share increased to ₹ 326.13 as on 31.12.2017 from ₹ 302.59 as on 31.12.2016

Shareholding Pattern (as on 31.12.2017)



Pattern of Equity Shareholding	
Shareholder	**%**
Government of India	**81.87**
FI/FPI/FII	**8.97**
Mutual Funds	**6.16**
Resident/Employees/NRI	**2.35**
Others	**0.65**
Corporate Body	0.43
Clearing Member	0.05
Trust	0.02
Bank	0.01
Alternative Inv.Fund	0.14

Movement of NPA

(₹ in crore)

Parameters	Y.E 31.03.2017	Q.E 31.12.2016	Q.E 30.09.2017	Q.E 31.12.2017
Gross NPA opening Balance	8827	9192	9653	9624
ADD:Slippages+Additions	3331	931	356	955
Sub-Total	12158	10123	10009	10579
Less:Cash Recovery	587	115	146	179
Less:Upgradation	264	41	77	37
Less:Technical Write off + Expenditure	1086	272	145	386
Less:Normal Write off	167	20	17	19
Less:Assigned to ARCs	189	0	0	363
Sub-Total	2293	448	385	984
Gross NPA closing Balance	9865	9675	9624	9595
Provisions	3895	3466	4517	4300
Others (interest Realisable,etc.)	363	411	359	396
Net NPA	5606	5798	4748	4899
Gross NPA%	7.47	7.69	6.67	6.27
Net NPA%	4.39	4.76	3.41	3.30
AUC Recovery	193	42	66	60
Provision Coverage Ratio (%)	58.14	56.46	65.40	64.73

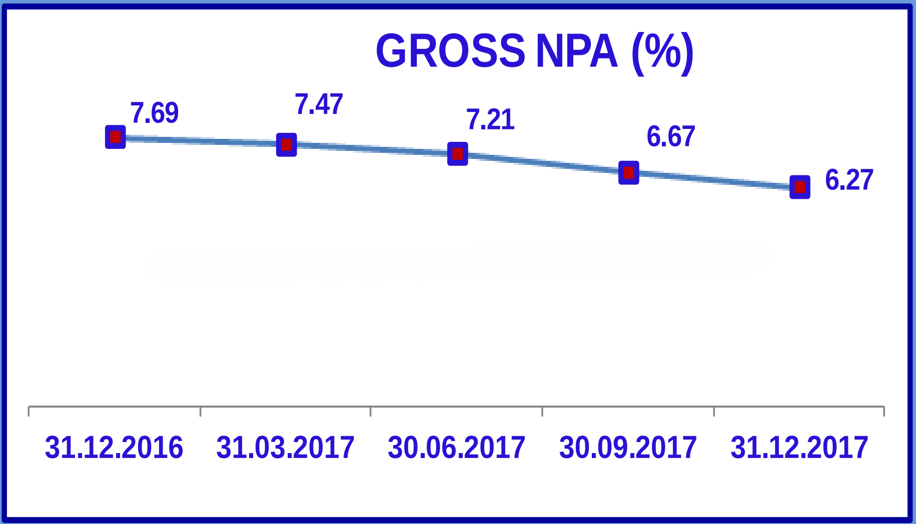
Movement of Impaired Assets

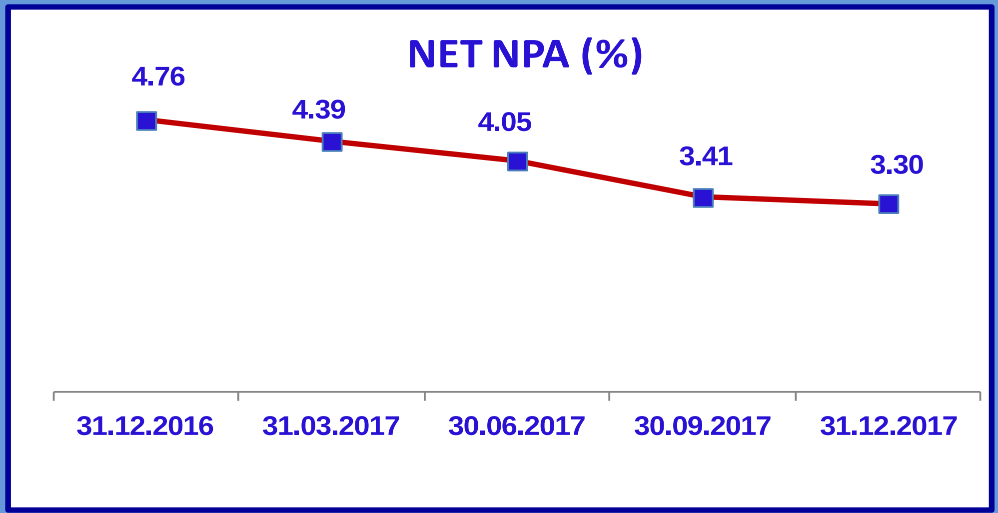
(₹ in crore)

Parameters	Y.E 31.03.2017	Q.E 31.12.2016	Q.E 30.09.2017	Q.E 31.12.2017
1. Gross Advances	132145	125858	144206	153120
2. Gross NPAs	9865	9675	9624	9595
3. Net NPAs	5606	5798	4748	4899
4. Restructured Standard (as per Revised RBI norms)	4322	5945	4349	4002
5. Total Gross NPA plus Restructrued Standard (2+4)	14187	15620	13973	13597
6. Total Net NPA plus Restructured Standard (3+4)	9928	11743	9097	8900
7. Gross NPA + Restructured Standard to Gross Advances % (5 + 1)/100	10.74	12.41	9.69	8.88
8. Net NPA + Restructured Standard to Gross Advances % (6 + 1)	7.51	9.33	6.31	5.81

Asset Quality

(₹ in crore)





Provision Coverage Ratio (%)				
31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017
56.46	58.14	61.65	65.40	64.73

NPA contained amidst challenging environment

Slippage Ratio decreased to 1.61% in Dec 2017 from 2.12% in Dec 2016

Provisions and Contingencies

(₹ in crore)

Components	YE 31.03.2017	QE 31.12.2016	QE 30.09.2017	QE 31.12.2017
Total Provisions	2595.03	647.69	924.05	906.16
Of which:				
Provisions for NPAs	2077.34	545.89	633.35	393.58
Provision on Investments	101.97	1.15	38.82	470.33
Provision towards Standard advances	15.00	7.10	86.77	15.46
Provision for Restructured advances	-0.11	-27.16	-22.42	5.74
Income Tax	352.56	107.40	179.51	-11.96
Others	48.27	13.31	8.02	33.02

Sector - wise Stressed Advance

(₹ in crore)

Sector	Stressed Adv (%) to Gross Advances (Respective Sector) 30.09.2017	31.12.2017				
		GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	Stressed Adv (%) to Gross Advances (Respective Sector)
	A	B	C	D=(B+C)	E	F =D/E %
Retail	**2.36**	**415**	**148**	**563**	**24476**	**2.30**
Of which :Home Loan	2.62	199	102	300	13062	**2.30**
Education Loan	6.74	213	46	259	3208	**8.06**
Agriculture	**2.25**	**624**	**8**	**632**	**29530**	**2.14**
MSME	**7.59**	**1243**	**158**	**1401**	**26802**	**5.23**
Others	**14.17**	**7313**	**3688**	**11001**	**72312**	**15.21**
Total	**9.69**	**9595**	**4002**	**13597**	**153120**	**8.88**

Sector - wise NPA

(₹ in crore)

Sector	GNPA 31.12.2016	% to Gross Advances (Respective sector)	GNPA 30.09.2017	% to Gross Advances (Respective Sector)	GNPA 31.12.2017	% to Gross Advances (Respective Sector)
Retail Credit	481	2.49	371	1.61	415	1.70
Of which : Home Loan	161	1.75	202	1.69	199	1.52
Education Loan	316	8.75	165	4.42	213	6.63
Agriculture	610	2.53	608	2.19	624	2.11
MSME	1209	6.68	1535	6.82	1243	4.64
Others	7375	10.42	7110	8.76	7313	10.11
Total	9675	7.69	9624	6.67	9595	6.27
Priority	2208	4.36	2397	4.14	2166	3.35
Non Priority	7467	9.94	7227	8.37	7429	8.35
Total	9675	7.69	9624	6.67	9595	6.27

Industry - wise NPA

(₹ in crore)

Industry	31.12.2016		31.03.2017		30.09.2017		31.12.2017	
	Gross NPA	% to sector Gross Advances (Respective sector)	Gross NPA	% to sector Gross Advances (Respective sector)	Gross NPA	% to sector Gross Advances (Respective sector)	Gross NPA	% to sector Gross Advances (Respective sector)
Metal and Metal Products (Incl. Iron & Steel)	3615	73.47	3711	75.87	3608	67.86	3612	67.16
Coal and Mining	320	70.89	326	61.14	265	59.23	278	61.59
All Engineering	416	17.32	422	15.35	613	23.70	738	25.97
Textiles	648	15.13	689	16.14	667	14.31	520	11.10
Infrastructure	1541	7.22	1643	7.72	1382	5.97	1275	5.12
Of which: Power & Power Discom	830	8.87	1016	12.04	778	8.27	694	6.88
Construction & Contractors	88	6.49	636	50.85	666	32.92	710	31.82
Other Industries (including other Sectors)	3047	3.34	2436	2.67	2422	2.28	2463	2.18
Total	9675	7.69	9865	7.47	9624	6.67	9595	6.27

Restructured Assets - Movement

(₹ in crore)

S.No	Details	QE Dec 2016		QE Dec 2017	
		No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Quarter beginning)	9310	6366.23	7587	4322.31
2	Fresh restructuring during the period	385	995.48	3	0.97
3	Upgraded from NPA and continuing as restructured accounts	150	59.82	106	195.1
4	Fresh disbursement less recoveries	-759	-691.73	-858	-109.72
5	Total (1+2+3+4)	9086	6729.8	6838	4408.66
6	Account slipped during the period	865	569.89	782	356.45
7	Account satisfactorily performed during the period	183	214.33	375	50.68
8	Total (6+7)	1048	784.22	1157	407.13
9	Closing balance of Standard restructured accounts (5-8)	8038	5945.58	5681	4001.53

Restructured Assets - Sector Wise

(₹ in crore)

Sector	As on 31.12.2016	Of which: Standard	As on 31.03.2017	Of which: Standard	As on 30.09.2017	Of which: Standard	As on 31.12.2017	Of which: Standard
Retail	280	255	252	231	188	173	168	148
Of which								
Home Loan	205	199	180	172	128	122	110	102
Educational Loan	75	56	72	59	60	51	58	46
Agriculture	95	43	66	25	62	18	36	8
MSME	352	244	323	219	278	171	216	158
Corporate & Others	8129	5403	6675	3846	6578	3987	6425	3688
Total	8856	5945	7316	4322	7106	4349	6844	4002

Restructured Assets - Major Industries

(₹ in crore)

Industry	Outstanding as on 31.12.2017	% share to Total Restructured	Of Which: Standard	% share to Total Standard Restructured
Infra-Power	2695	39.37	2179	54.46
of which Power discom - State Govt.	30	0.44	30	0.75
Road	696	10.17	682	17.04
Port	116	1.69	0	0.00
Iron & Steel	736	10.75	202	5.05
Contractor	340	4.97	0	0.01
Textiles	161	2.35	0	0.00
Sugar	212	3.10	212	5.30
Chemicals	0	0.00	0	0.00
Edu. Institution	163	2.38	79	1.96
Cement	38	0.56	20	0.51
Engineering	130	1.90	2	0.04
Other Industries	1222	17.85	358	8.95
Total of Industries	6508	95.09	3734	93.32
Total Restructured Advances	6844	100.00	4002	100.00

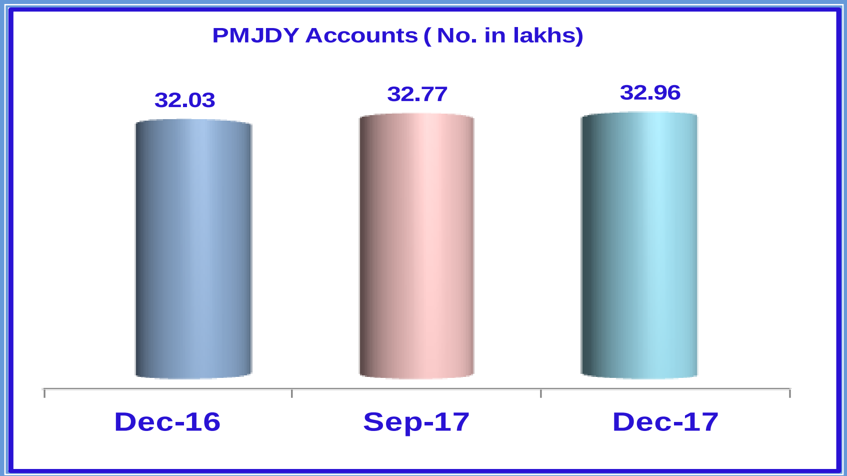
Stressed Standard Advances - Industry wise (Under various restructuring schemes)

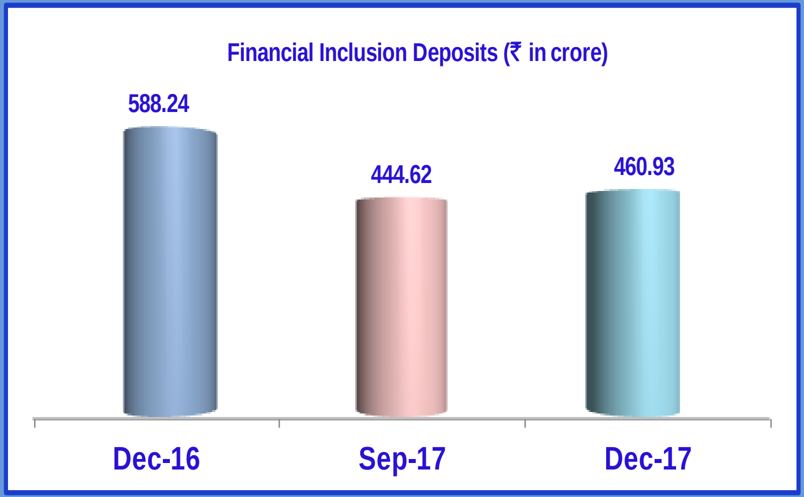
(₹ in crore)

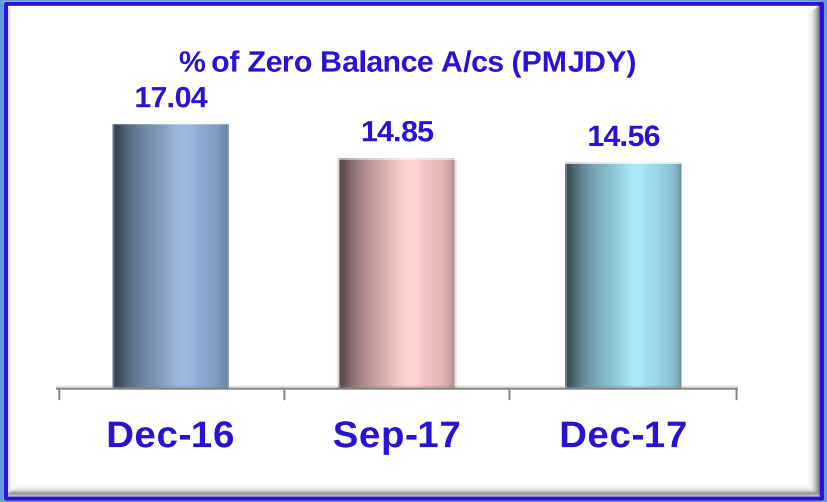
Sector	Total		5:25		SDR		Outside - SDR		S4A	
As on 31.12.2017										
	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding	No of A/cs	Amount Outstanding
Power	8	1203.04	2	294.30	2	403.36	4	505.38		
Road & Port	4	392.56	1	75.96	3	316.60				
Telecom	1	52.08			1	52.08				
Textiles	2	56.98							2	56.98
Iron & Steel	3	572.01	2	370.05	1	201.96				
All Engineering	1	61.73			1	61.73				
Sugar	2	142.77	1	124.23					1	18.54
Pharma & Chemical	0	0.00								
Construction	1	36.03							1	36.03
Hotel	2	138.92	1	59.40	1	79.52				
Paper	1	30.09			1	30.09				
Other Infra	1	27.00	1	27.00						
Total	26	2713.21	8	950.94	10	1145.34	4	505.38	4	111.55

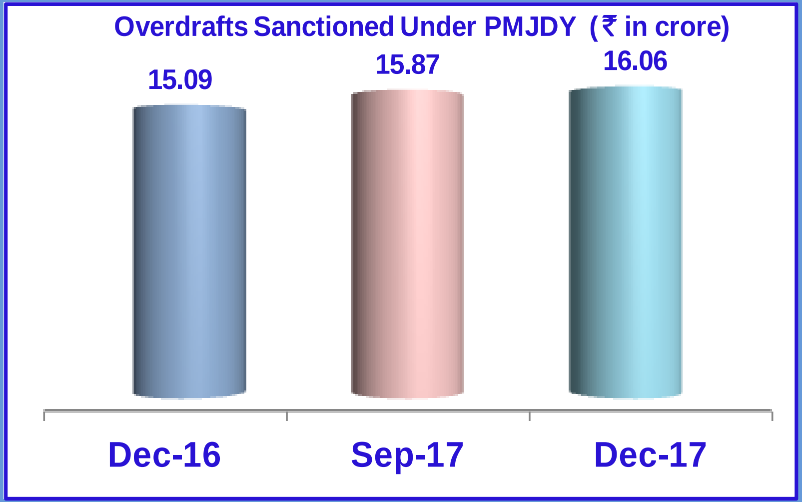
Note: Only Standard Accounts and mutually exclusive

Financial Inclusion (1/2)

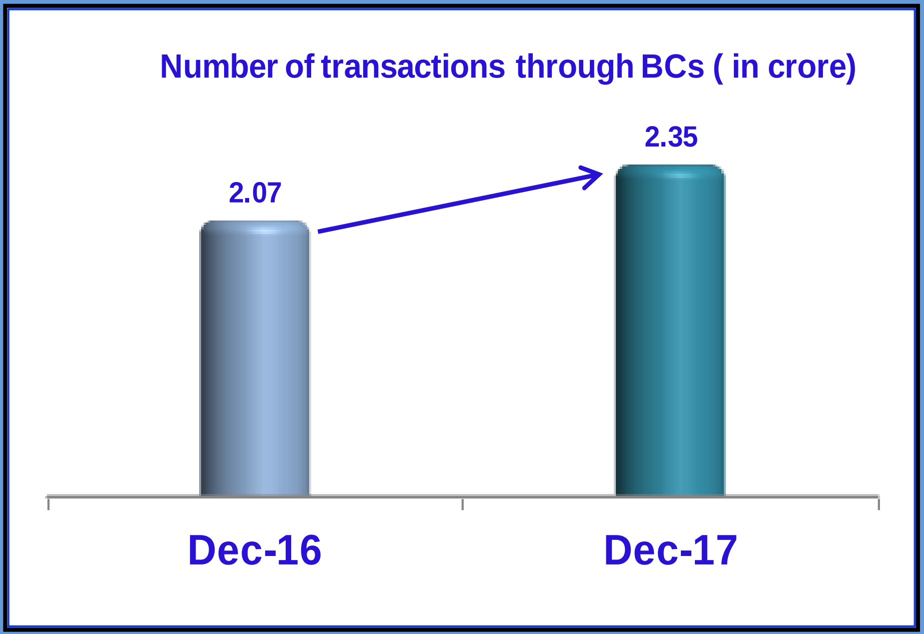


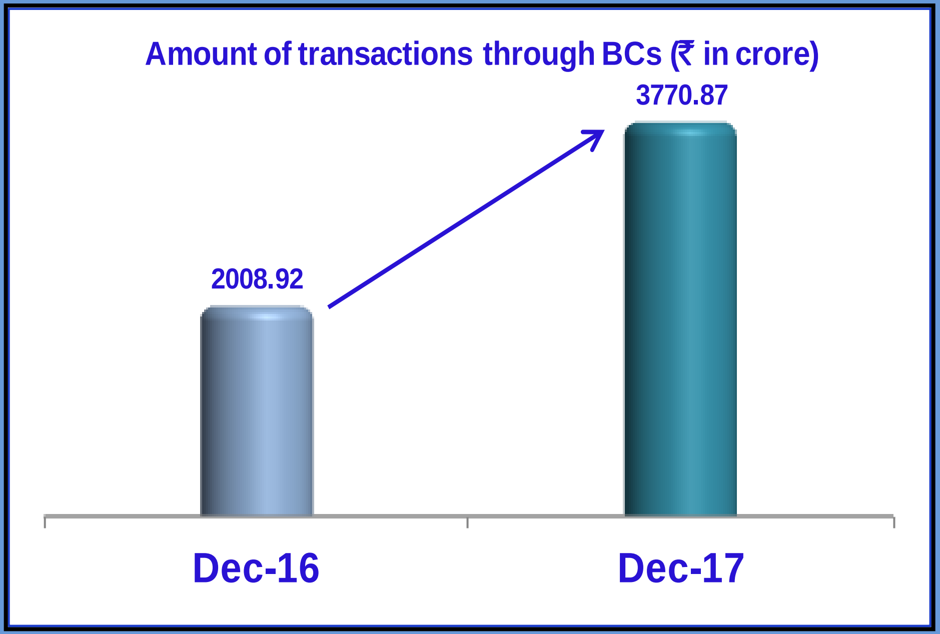






Financial Inclusion (2/2)





Performance Under Government Schemes

Pradhan Mantri Suraksha Bima Yojana

20.19 lakh (Policies)

Pradhan Mantri Jeevan Jyoti Bima Yojana

8.82 lakh (Policies)

mudra

1362 crore

SOVEREIGN GOLD BONDS SCHEME

INVEST WISELY. EARN SAFELY

8.04 crore (Q3)

PRADHANMANTRI JAN-DHAN YOJANA

MERA KHATA BHAGYA VIDHATA

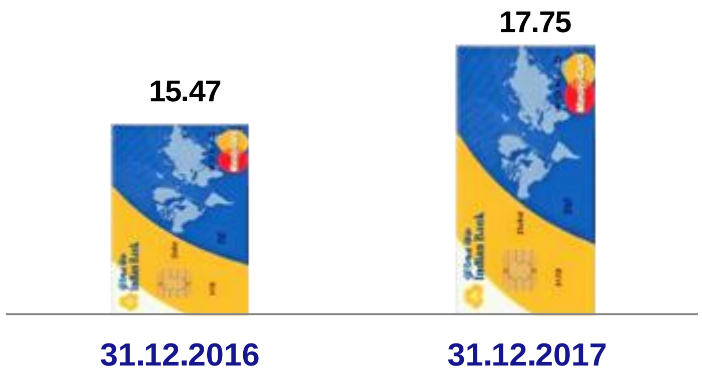
Atal Pension Yojana

3.26 lakh (Enrolments)

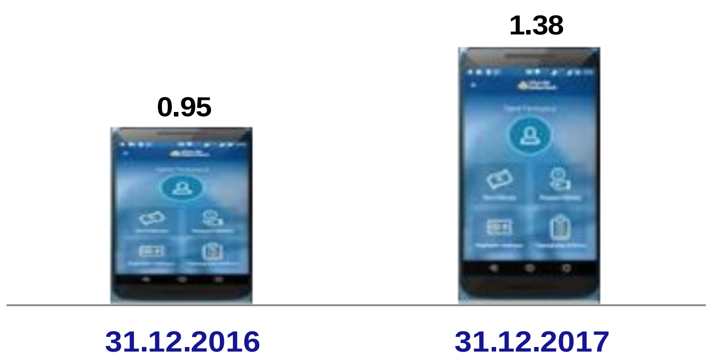
Digital Footprint

(Mio)

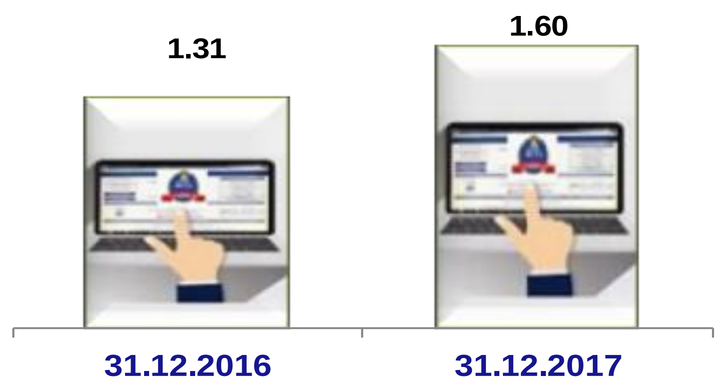
ATM Card Base



Mobile Banking Users

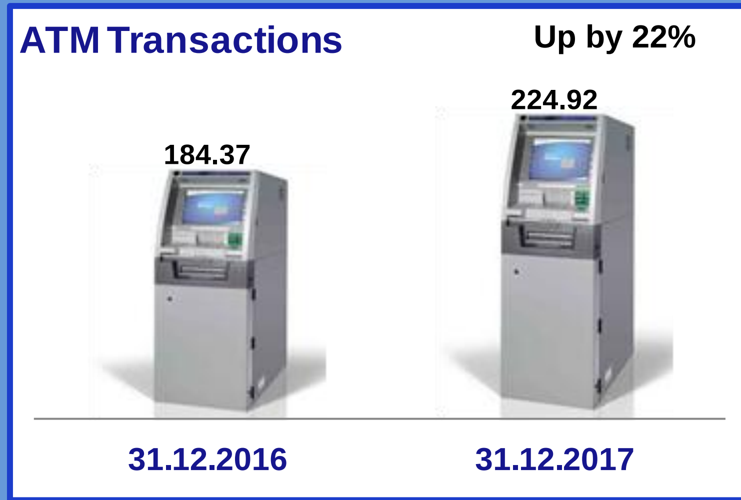


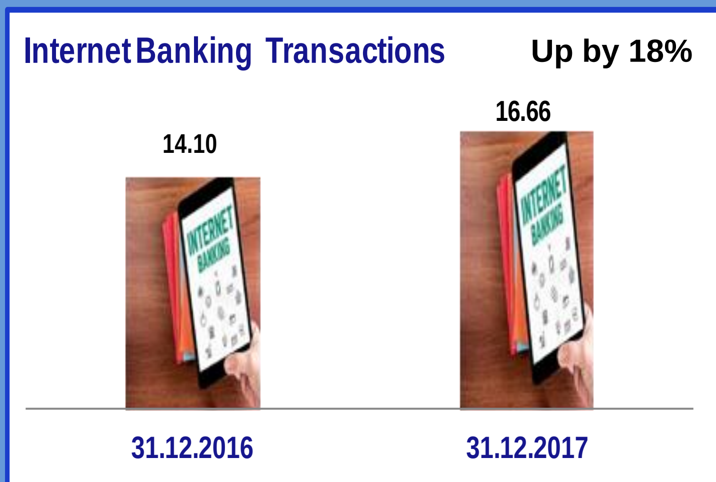
Internet Banking Users

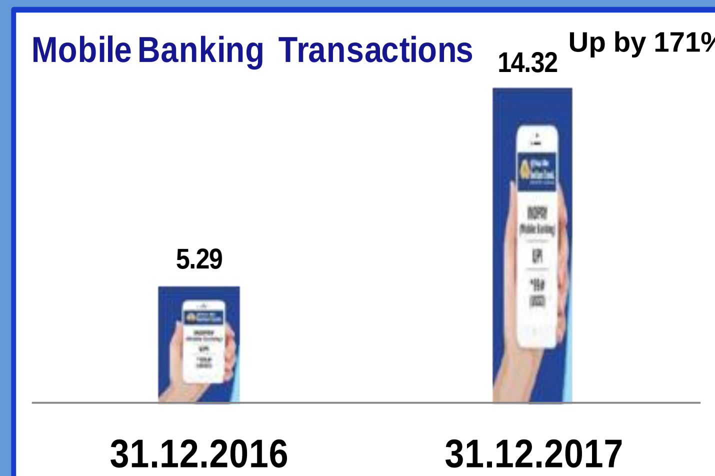


Performance under 24*7 Banking

(Mio)







Awards & Accolades (1/2)

'The Economic Times Best BFSI Brands 2018'.

Social Banks Excellence Awards 2017 – Winner (Best Social Bank) and Runner up (Priority Sector Lending)
Services Excellence Awards 2017.
INDIA'S SMEs Excellence Award 2017 for ' BEST SME OFFERINGS'.

First Rank – National Award for Excellence in lending to Micro Enterprises during 2015-16 for PSBs from GOI.

APY Award - "Transformative Leaders Campaign"

First Prize among Public Sector Commercial Banks for Excellence in performance under Self Help Groups (SHG) Bank Linkage Programme in Tamil Nadu during the year 2016-17.

Awards & Accolades (2/2)

Award for significant contribution in its Initiative for Transparency in the Organisation and for Outstanding Contribution in Vigilance Awareness Initiative.

"The Third Best Bank at National Level under Public Sector Category for the year 2016-17" : Award from State Forum of Bankers' Clubs, Kerala (SFBCK)

One among the two Public Sector Banks which has credit linked the largest number of SHGs.

RSETI Functioning – Award for Best Performance.

Disclaimer

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.

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