



# Performance Analysis Q1 2018-19



# Table of Contents



| Highlights                            |    | Profitability                              |    |
|---------------------------------------|----|--|----|
| Profitability / Efficiency - Snapshot | 03 | Net Interest Income & Operating Profit     | 05 |
| Performance - Snapshot                | 04 | Net Profit                                 | 06 |
|                                       |    | Interest Income & Expenses and NII         | 07 |
|                                       |    | Other Income                               | 08 |
|                                       |    | Fee Income                                 | 09 |
|                                       |    | Operating Expenses                         | 10 |
|                                       |    |  |    |
| Key Performance Indicators            |    | Business                                   |    |
| Performance Ratios                    | 11 | Deposits                                   | 12 |
|                                       |    | Advances                                   | 13 |
|                                       |    | Power Sector Exposure                      | 16 |
|                                       |    | CD Ratio & Market Share                    | 18 |
|                                       |    | Investments                                | 19 |
|                                       |    |  |    |
| Capital & Asset Quality               |    | Net work/Digital/Government Schemes/Awards |    |
| Capital Adequacy                      | 20 | Branch Network / BC Network                | 33 |
| Capital - Equity                      | 21 | Digital Foot Print                         | 35 |
| Balance sheet                         | 23 | Financial Inclusion                        | 38 |
| Asset Quality                         | 24 | Performance under Government schemes       | 40 |
|                                       |    | Awards & Accolades                         | 41 |

# Profitability / Efficiency - Snapshot



| Profitability / Efficiency Parameters | Quarter Ended |            | YoY       |
|---------------------------------------|---------------|------------|-----------|
|                                       | 30.06.2017    | 30.06.2018 |           |
| Net Interest Income (₹ in cr)         | 1459.49       | 1806.99    | 23.81% ↑  |
| Net Interest Margin (NIM) %           | 2.73          | 3.09       | 36 Bps ↑  |
| ROA (%)                               | 0.66          | 0.33       | 33 Bps ↓  |
| ROE (%)                               | 10.17         | 5.25       | 492 Bps ↓ |
| Cost - Income Ratio %                 | 40.69         | 42.25      | 156 Bps ↑ |
| Operating Profit (₹ in cr)            | 1252.39       | 1297.56    | 3.61% ↑   |
| Net Profit (₹ in cr)                  | 372.41        | 209.32     | -43.79% ↓ |
| <b>Asset Quality</b>                  |               |            |           |
| Gross NPA %                           | 7.21          | 7.20       | 1 Bps ↓   |
| Net NPA %                             | 4.05          | 3.79       | 26 Bps ↓  |
| Provision Coverage Ratio %            | 61.65         | 64.38      | 273 Bps ↑ |
| <b>Soundness</b>                      |               |            |           |
| Capital Adequacy Ratio %              | 13.58         | 12.77      | 81 Bps ↓  |

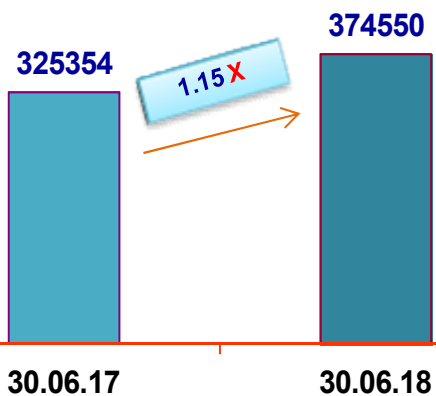
# Performance - Snapshot



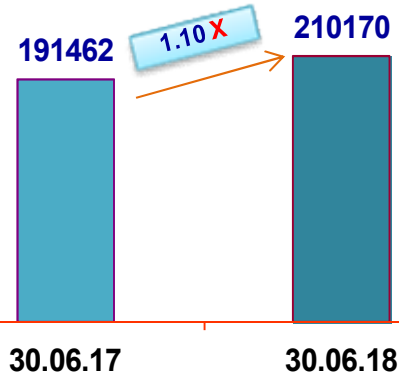
₹ in crore

| Parameter              | 30.06.2017    | 31.03.2018    | 30.06.2018    | YOY (%)      |
|------------------------|---------------|---------------|---------------|--------------|
| <b>Global Business</b> | <b>325354</b> | <b>371020</b> | <b>374550</b> | <b>15.12</b> |
| <b>Deposits</b>        |               |               |               |              |
| Global                 | 191462        | 208294        | 210170        | 9.77         |
| <i>of Which</i>        |               |               |               |              |
| Domestic               | 185956        | 202248        | 204275        | 9.85         |
| Overseas               | 5506          | 6046          | 5895          | 7.07         |
| <b>Advances</b>        |               |               |               |              |
| Global                 | 133892        | 162726        | 164381        | 22.77        |
| <i>of Which</i>        |               |               |               |              |
| Domestic               | 127750        | 156477        | 158062        | 23.73        |
| Overseas               | 6142          | 6249          | 6319          | 2.88         |

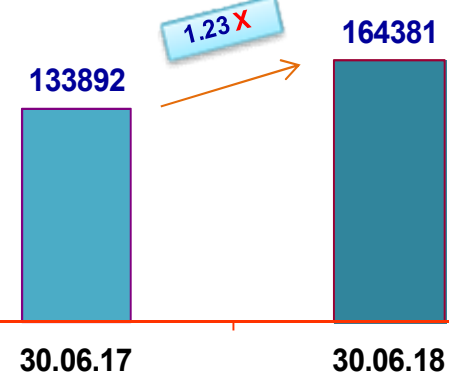
**Business**



**Deposits**



**Advances**



# Net Interest Income (NII) and Operating Profit



₹ in crore

| S No | Components  | Quarter Ended  |                |                | Y-o-Y (%)    |
|------|---|----------------|----------------|----------------|--------------|
|      |   | 30.06.2017     | 31.03.2018     | 30.06.2018     |              |
| 1    | Interest Income                                     | 4135.97        | 4463.87        | 4692.17        | 13.45        |
| 2    | Other Income  | 652.07         | 490.33         | 439.80         | -32.55       |
| 2a   | Other income excluding Profit on sale of investment | 348.75         | 469.77         | 422.62         | 21.18        |
| 3    | <i>Of which</i> :Fee Income                         | 227.01         | 325.59         | 279.12         | 22.95        |
| 4    | <b>Total Income (1+2)</b>                           | <b>4788.04</b> | <b>4954.20</b> | <b>5131.97</b> | <b>7.18</b>  |
| 5    | Interest Expenses                                   | 2676.49        | 2826.17        | 2885.18        | 7.80         |
| 6    | <b>Net Interest Income (1-5)</b>                    | <b>1459.48</b> | <b>1637.70</b> | <b>1806.99</b> | <b>23.81</b> |
| 7    | Staff Expenses                                      | 510.99         | 548.36         | 554.32         | 8.48         |
| 8    | Overheads   | 348.17         | 415.90         | 394.91         | 13.42        |
| 9    | <b>Operating Expenses</b>                           | <b>859.16</b>  | <b>964.26</b>  | <b>949.23</b>  | <b>10.48</b> |

# Net Profit – Snapshot



₹ in crore

| S No | Components              | Quarter Ended |            |            | Y-o-Y (%) |
|------|-------------------------|---------------|------------|------------|-----------|
|      |                         | 30.06.2017    | 31.03.2018 | 30.06.2018 |           |
| 1    | Operating Profit        | 1252.39       | 1163.77    | 1297.56    | 3.61      |
| 2    | Total Provisions        | 879.99        | 1031.80    | 1088.25    | 23.67     |
|      | Of which:               |               |            |            |           |
|      | Loan Loss               | 681.94        | 1772.04    | 456.59     | -33.05    |
|      | Standard Assets         | 36.04         | -164.78    | -38.24     |           |
|      | Investment Depreciation | -15.14        | -180.43    | 648.09     |           |
|      | Other Provisions        | 12.73         | 119.52     | -36.89     |           |
|      | Income Tax              | 164.43        | -514.55    | 58.68      | -64.31    |
| 3    | Net Profit (1-2)        | 372.41        | 131.98     | 209.31     | -43.79    |

# Interest Income & Expenses and NII



₹ in crore

| S No     | Components                                | Quarter Ended  |                |                | Y-o-Y (%)    |
|----------|---|----------------|----------------|----------------|--------------|
|          |   | 30.06.2017     | 31.03.2018     | 30.06.2018     |              |
| 1        | Interest on Loans                         | 2827.88        | 3097.47        | 3379.55        | 19.51        |
| 2        | Interest on Investments                   | 1263.37        | 1342.85        | 1289.84        | 2.10         |
| 3        | Other Sundry Interest                     | 44.72          | 23.54          | 22.79          | -49.05       |
| <b>4</b> | <b>Total Interest Income (1+2+3)</b>      | <b>4135.97</b> | <b>4463.87</b> | <b>4692.17</b> | <b>13.45</b> |
| 5        | Interest on Deposits                      | 2521.84        | 2598.10        | 2613.04        | 3.62         |
| 6        | Interest on Borrowings                    | 154.65         | 228.06         | 272.14         | 75.97        |
| 7        | Other Sundry Interest                     | ---            | ---            | ---            | ---          |
| <b>8</b> | <b>Total Interest Expenditure (5+6+7)</b> | <b>2676.49</b> | <b>2826.17</b> | <b>2885.18</b> | <b>7.80</b>  |
| <b>9</b> | <b>Net Interest Income (NII) (4-8)</b>    | <b>1459.48</b> | <b>1637.70</b> | <b>1806.99</b> | <b>23.81</b> |

# Other Income



₹ in crore

| Components  | Quarter Ended |            |            | Y-o-Y (%) |
|---|---------------|------------|------------|-----------|
|   | 30.06.2017    | 31.03.2018 | 30.06.2018 |           |
| <b>Other Income</b>                                 | 652.07        | 490.32     | 439.80     | -32.55    |
| Other income excluding Profit on Sale of Investment | 348.75        | 469.76     | 422.62     | 21.18     |
| <i>of which:</i> Fee Income                         | 227.01        | 325.59     | 279.12     | 22.95     |
| Forex Income  | 58.00         | 66.74      | 46.01      | -20.67    |
| Dividend Income                                     | 2.11          | 3.59       | 0.80       | -62.14    |
| Misc Income   | 61.63         | 88.33      | 96.69      | 56.89     |
| <b>Of which</b> Recovery in written off accounts    | 53.38         | 67.25      | 24.85      | -53.45    |



# Fee Income



₹ in crore

| Components                        | Quarter Ended |            |            | Y-o-Y (%) |
|-----------------------------------|---------------|------------|------------|-----------|
|                                   | 30.06.2017    | 31.03.2018 | 30.06.2018 |           |
| <b>Fee Income</b>                 | 227.01        | 325.59     | 279.12     | 22.95     |
| <i>Of which</i>                   |               |            |            |           |
| Loan Processing Charges           | 42.28         | 51.30      | 43.21      | 2.20      |
| Commission on Government Business | 10.17         | 19.63      | 6.93       | -31.86    |
| Commission on LC/BG               | 36.25         | 45.06      | 29.14      | -19.61    |
| Transaction Fees                  | 72.98         | 101.24     | 112.33     | 53.92     |
| Cross Selling                     | 4.12          | 5.12       | 1.63       | -60.44    |
| Misc Fee Income                   | 61.21         | 103.25     | 85.88      | 40.30     |

9/44

# Operating expenses



₹ in crore

| S No     | Components                                 | Quarter Ended |               |               | Y-o-Y (%)    |
|----------|--|---------------|---------------|---------------|--------------|
|          |  | 30.06.2017    | 31.03.2018    | 30.06.2018    |              |
| <b>1</b> | <b>Staff Expenses</b>                      | <b>510.99</b> | <b>548.36</b> | <b>554.32</b> | <b>8.48</b>  |
|          | Of which: i) Salary                        | 402.10        | 437.42        | 435.58        | 8.33         |
|          | ii) Contribution for Employees             | 108.89        | 110.94        | 118.74        | 9.05         |
| <b>2</b> | <b>Overheads</b>                           | <b>348.17</b> | <b>415.90</b> | <b>394.91</b> | <b>13.42</b> |
|          | Of which: Rent, Taxes & Lighting           | 84.51         | 76.71         | 64.61         | -23.55       |
|          | Depreciation                               | 34.53         | 64.21         | 57.55         | 66.66        |
|          | Insurance                                  | 50.34         | 59.05         | 68.70         | 36.47        |
|          | Travelling and Halting                     | 10.98         | 12.96         | 11.06         | 0.73         |
|          | Postage, Telecommunications                | 9.50          | 9.62          | 12.33         | 29.79        |
|          | Repairs and Maintenance to Bank's Property | 23.17         | 26.98         | 21.49         | -7.25        |
|          | Printing and Stationery                    | 6.72          | 8.56          | 6.40          | -4.75        |
|          | Advertisement & Publicity                  | 0.79          | 4.22          | 0.92          | 16.46        |
|          | Others                                     | 127.63        | 153.59        | 151.85        | 18.98        |
| <b>3</b> | <b>Total Operating Expenses (1+2)</b>      | <b>859.16</b> | <b>964.26</b> | <b>949.23</b> | <b>10.48</b> |

# Performance Ratios



% Annualized

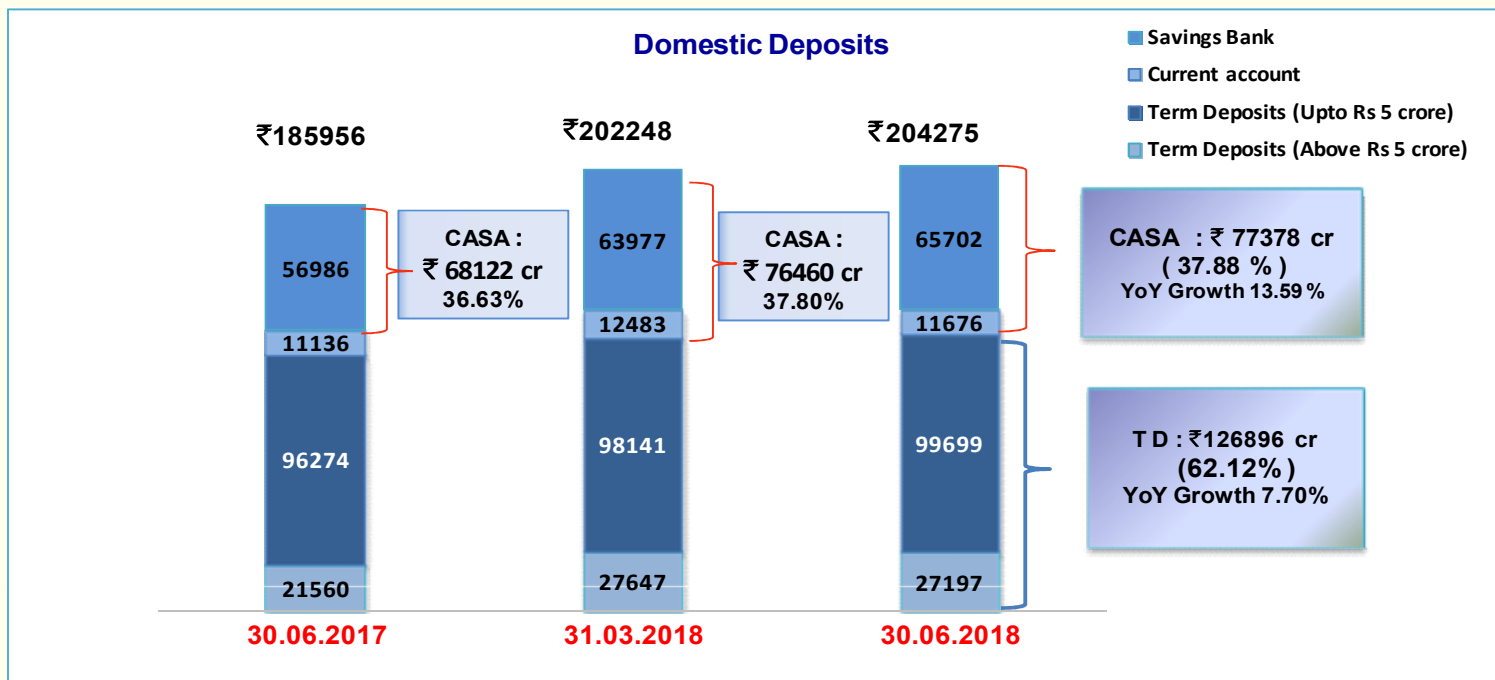
| Parameters                         | Quarter Ended |            |            |
|------------------------------------|---------------|------------|------------|
|                                    | 30.06.2017    | 31.03.2018 | 30.06.2018 |
| Cost of Deposits                   | 5.51          | 5.14       | 5.15       |
| Cost of Funds                      | 4.76          | 4.51       | 4.57       |
| Yield on Advances                  | 8.70          | 8.15       | 8.57       |
| Return on Assets (RoA)             | 0.66          | 0.21       | 0.33       |
| Net Interest Margin (NIM)          |               |            |            |
| Global                             | 2.73          | 2.84       | 3.09       |
| Domestic                           | 2.79          | 2.89       | 3.14       |
| Return on Investments (Domestic)   | 8.89          | 7.27       | 7.21       |
| Return on Average Networth (RoE)   | 10.17         | 3.35       | 5.25       |
| Earnings per Share (₹)             | 31.02         | 10.99      | 17.43      |
| Book Value per Share (₹)           | 308.99        | 329.53     | 334.68     |
| Business per Employee (₹ in crore) | 15.13         | 18.56      | 18.99      |
| Business per Branch (₹ in crore)   | 121.08        | 131.43     | 132.73     |

11/44



# Deposits

₹ in crore



| Deposits | 30.06.2017 | 31.03.2018 | 30.06.2018 | Y-o-Y Growth |      |
|----------|------------|------------|------------|--------------|------|
|          |            |            |            | Amt          | (%)  |
| Global   | 191462     | 208294     | 210170     | 18708        | 9.77 |
| Domestic | 185956     | 202248     | 204275     | 18318        | 9.85 |
| Overseas | 5506       | 6046       | 5895       | 389          | 7.06 |

# Advances ( Domestic)



₹ in crore

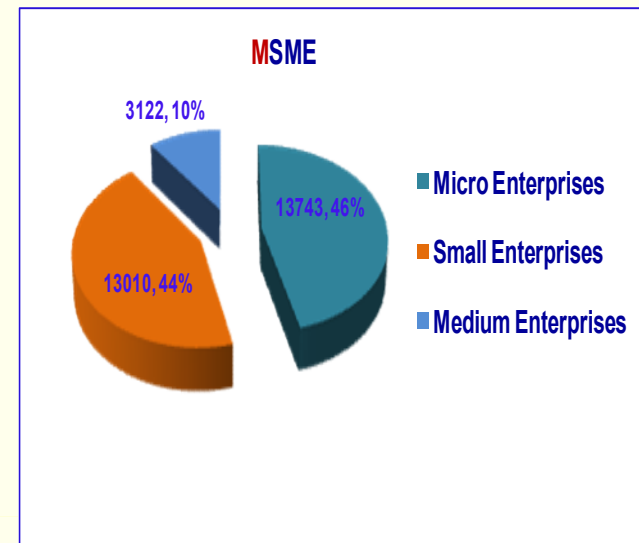
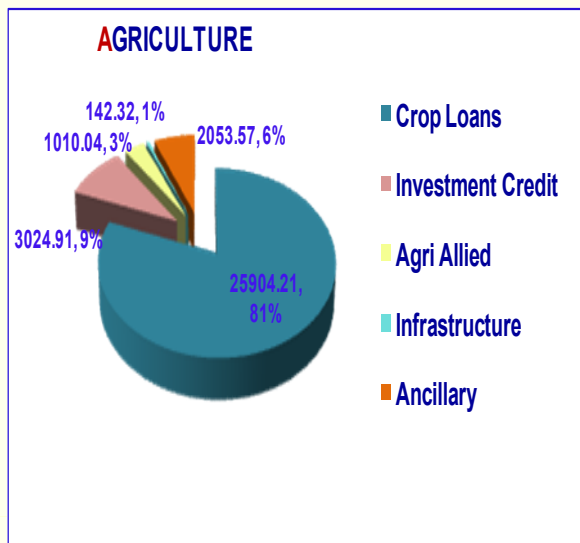
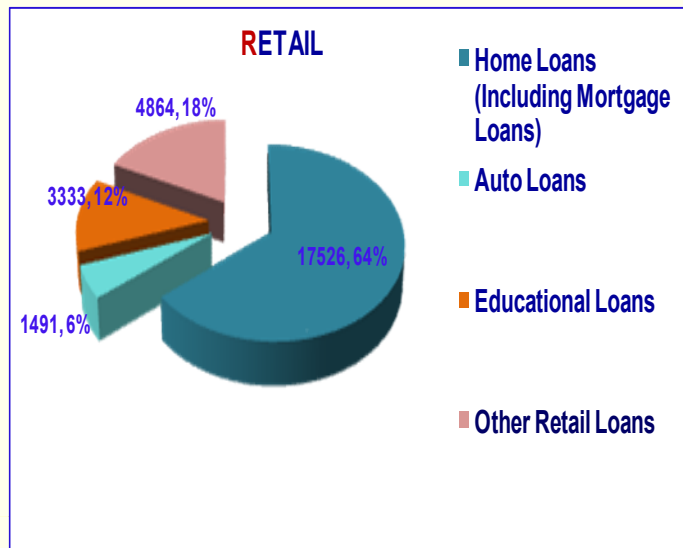
| Composition  | 30.06.2017 | % to Gross Advances | 31.03.2018 | % to Gross Advances | 30.06.2018 | % to Gross Advances |
|--|------------|---------------------|------------|---------------------|------------|---------------------|
| Retail, Agriculture & MSME - RAM Sector                | 70354      | 55.07               | 86501      | 55.28               | 89223      | 56.45               |
| Non Priority & Non Corporate                           | 7263       | 5.69                | 4101       | 2.62                | 5399       | 3.42                |
| Corporate Sector                                       | 50133      | 39.24               | 65875      | 42.10               | 63440      | 40.13               |
| <i>Of which:</i>                                       |            |                     |            |                     |            |                     |
| (i) Exposure with PSUs (With Government Guarantee)     | 5431       | 4.25                | 7136       | 4.56                | 7385       | 4.67                |
| (ii) Exposure with PSUs (without Government Guarantee) | 11597      | 9.08                | 15112      | 9.66                | 11918      | 7.54                |
| (iii) Exposure with NBFCs                              | 10468      | 8.19                | 15606      | 9.97                | 16427      | 10.39               |
| (iv) Corporate others                                  | 22637      | 17.72               | 28020      | 17.91               | 27710      | 17.53               |

# Sectoral distribution of Advances - RAM Sector (Domestic)



As on 30.06.2018

₹ in crore



| Details                              | 30.06.2017    | 31.03.2018    | 30.06.2018    | YoY (%) |
|--------------------------------------|---------------|---------------|---------------|---------|
| <b>Gross Advances-Domestic</b>       | <b>127750</b> | <b>156477</b> | <b>158062</b> | 23.73   |
| <b>R</b> etail sector                | 21066         | 26404         | 27213         | 29.18   |
| <b>A</b> griculture sector           | 25208         | 31242         | 32135         | 27.48   |
| <b>M</b> SME sector                  | 24080         | 28854         | 29874         | 24.06   |
| Non Priority (NP)/Non Corporate (NC) | 7263          | 4101          | 5399          | -25.66  |
| Total (RAM + NP/NC)                  | <b>77617</b>  | <b>90602</b>  | <b>94622</b>  | 21.91   |
| (RAM + NP/NC) % to Gross Advances    | 60.76         | 57.90         | 59.86         | -0.89   |

# Portfolio Exposure – Domestic Advances



₹ in crore

| Sector  | 30.06.2017    | % share to Gross Advances | 30.06.2018    | % share to Gross Advances |
|---|---------------|---------------------------|---------------|---------------------------|
| <b>Infrastructure</b>                               | <b>20174</b>  | <b>15.79</b>              | <b>24208</b>  | <b>15.32</b>              |
| <i>Of which</i> Power                               | 8588          | 6.72                      | 9474          | 5.99                      |
| Telecom   | 560           | 0.44                      | 151           | 0.10                      |
| Roads   | 4837          | 3.79                      | 4158          | 2.63                      |
| Other infrastructure                                | 6189          | 4.84                      | 10425         | 6.60                      |
| <b>Basic Metal</b>                                  | <b>4687</b>   | <b>3.67</b>               | <b>5022</b>   | <b>3.18</b>               |
| <i>Of which</i> Iron & Steel                        | 3732          | 2.92                      | 4004          | 2.53                      |
| <b>Textiles</b>                                     | <b>4257</b>   | <b>3.33</b>               | <b>4381</b>   | <b>2.77</b>               |
| <b>Petroleum, Coal Products &amp; Nuclear Fuels</b> | <b>2306</b>   | <b>1.81</b>               | <b>2867</b>   | <b>1.81</b>               |
| <b>All Engineering</b>                              | <b>2673</b>   | <b>2.09</b>               | <b>3080</b>   | <b>1.95</b>               |
| <b>Food Processing</b>                              | <b>3621</b>   | <b>2.83</b>               | <b>3940</b>   | <b>2.49</b>               |
| <b>Chemicals &amp; Chemical Products</b>            | <b>812</b>    | <b>0.64</b>               | <b>1215</b>   | <b>0.77</b>               |
| <b>Trade</b>  | <b>3411</b>   | <b>2.67</b>               | <b>6906</b>   | <b>4.37</b>               |
| <b>Commercial Real Estate</b>                       | <b>3112</b>   | <b>2.44</b>               | <b>3778</b>   | <b>2.39</b>               |
| <b>Home Loans</b>                                   | <b>11683</b>  | <b>9.15</b>               | <b>14795</b>  | <b>9.36</b>               |
| <b>Auto Loans</b>                                   | <b>1214</b>   | <b>0.95</b>               | <b>1491</b>   | <b>0.94</b>               |
| <b>Other Retail Loan</b>                            | <b>8473</b>   | <b>6.63</b>               | <b>10928</b>  | <b>6.91</b>               |
| <b>Agriculture</b>                                  | <b>25628</b>  | <b>20.06</b>              | <b>32067</b>  | <b>20.29</b>              |
| <b>Others (Other Industries/Sectors)</b>            | <b>35700</b>  | <b>27.95</b>              | <b>43384</b>  | <b>27.45</b>              |
| <b>Total Domestic Advances</b>                      | <b>127750</b> | <b>100</b>                | <b>158062</b> | <b>100</b>                |

15/44



# Power Sector Exposure



₹ in crore

| Sector                          | As on 30.06.2018 |               |                |               |               |     |                |     |               |              |                 |                |
|---------------------------------|------------------|---------------|----------------|---------------|---------------|-----|----------------|-----|---------------|--------------|-----------------|----------------|
|                                 | Generation       |               | Distribution   |               | Transmission  |     | NPA            |     | Investment    |              | Total Exposure  |                |
|                                 | FB               | NFB           | FB             | NFB           | FB            | NFB | FB             | NFB | STD           | NPA          | FB              | NFB            |
| Central Government Undertakings | 401.04           |               |                |               |               |     |                |     | 58.16         |              | 459.20          | 0.00           |
| State Government Undertakings   | 3055.54          | 269.49        | 1170.58        | 374.61        | 225.44        |     |                |     | 606.94        |              | 5058.50         | 644.10         |
| Private Sector                  | 2309.95          | 501.69        | 200.00         | 72.17         |               |     | 2111.54        |     | 49.91         | 49.19        | 4720.59         | 573.86         |
| <b>Total</b>                    | <b>5766.53</b>   | <b>771.18</b> | <b>1370.58</b> | <b>446.78</b> | <b>225.44</b> |     | <b>2111.54</b> |     | <b>715.01</b> | <b>49.19</b> | <b>10238.29</b> | <b>1217.96</b> |



# Power Sector Exposure : State – wise

₹ in crore

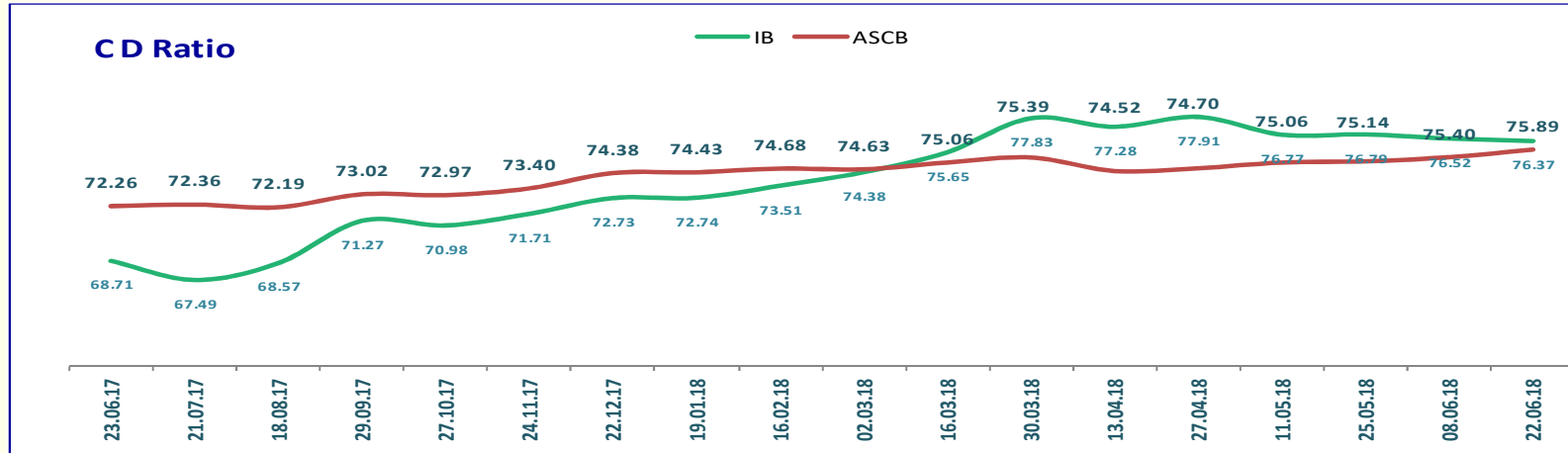


| As on 30.06.2018 |               |         |        |                    |         |        |         |         |        |             |         |         |  |
|------------------|---------------|---------|--------|--------------------|---------|--------|---------|---------|--------|-------------|---------|---------|--|
| State            | State DISCOMs |         |        | Other than DISCOMs |         |        |         |         |        | Total       |         |         | Grand Total<br>(FRP BONDS+Invnt+<br>FB +NFB) |
|                  | FRP BONDS     | FB      | NFB    | Central / State    |         |        | Private |         |        | FRP BONDS + | FB      | NFB     |  |
|                  |               |         |        | Invnt              | FB      | NFB    | Invnt   | FB      | NFB    |             |         |         |  |
| Andhra Pradesh   |               |         |        |                    | 226.54  |        |         | 509.26  | 50.00  | 0.00        | 735.80  | 50.00   | 785.80                                       |
| Assam            |               |         |        |                    |         | 6.55   |         |         |        | 0.00        | 0.00    | 6.55    | 6.55   |
| Chattisgarh      |               |         |        |                    |         |        |         | 509.70  | 247.38 | 0.00        | 509.70  | 247.38  | 757.08                                       |
| Delhi            |               | 199.99  | 72.17  | 58.16              | 401.04  |        | 26.33   | 54.73   |        | 84.49       | 655.76  | 72.17   | 812.42                                       |
| Gujarat          |               | 0.46    | 113.84 |                    |         |        |         | 116.81  | 106.27 | 0.00        | 117.27  | 220.11  | 337.38                                       |
| Haryana          | 179.15        |         |        |                    |         |        |         |         |        | 179.15      | 0.00    | 0.00    | 179.15                                       |
| Karnataka        |               |         |        |                    | 1887.32 |        |         | 11.70   |        | 0.00        | 1899.02 | 0.00    | 1899.02                                      |
| Madhya Pradesh   |               | 49.75   |        |                    |         |        |         | 30.12   |        | 0.00        | 79.87   | 0.00    | 79.87  |
| Maharashtra      |               |         |        |                    | 409.00  |        | 23.58   | 57.52   |        | 23.58       | 466.52  | 0.00    | 490.10                                       |
| Orissa           |               |         |        |                    |         |        |         | 173.99  | 26.93  | 0.00        | 173.99  | 26.93   | 200.92                                       |
| Punjab           |               | 250.00  |        |                    |         |        |         |         |        | 0.00        | 250.00  | 0.00    | 250.00                                       |
| Rajasthan        | 252.79        |         |        |                    | 53.75   |        |         |         |        | 252.79      | 53.75   | 0.00    | 306.54                                       |
| Tamil Nadu       |               | 842.49  | 260.77 |                    |         |        |         | 688.14  | 71.01  | 0.00        | 1530.63 | 331.78  | 1862.41                                      |
| Telangana        | 175.00        | 27.89   |        |                    | 0.39    |        |         |         |        | 175.00      | 28.28   | 0.00    | 203.28                                       |
| Uttarkhand       |               |         |        |                    |         |        |         | 117.23  |        | 0.00        | 117.23  | 0.00    | 117.23                                       |
| West Bengal      |               |         |        |                    | 703.88  | 262.94 |         |         |        | 0.00        | 703.88  | 262.94  | 966.82                                       |
| Other States     |               |         |        |                    |         |        |         | 40.85   | 0.10   | 0.00        | 40.85   | 0.10    | 40.95  |
| Total            | 606.94        | 1370.58 | 446.78 | 58.16              | 3681.92 | 269.49 | 49.91   | 2310.05 | 501.69 | 715.01      | 7362.55 | 1217.96 | 9295.52                                      |
| NPA              |               |         |        |                    |         |        | 49.19   | 2111.54 |        | 49.19       | 2111.54 | 0.00    | 2160.73                                      |
| Grand Total      | 606.94        | 1370.58 | 446.78 | 58.16              | 3681.92 | 269.49 | 99.10   | 4421.59 | 501.69 | 764.20      | 9474.09 | 1217.96 | 11456.25                                     |

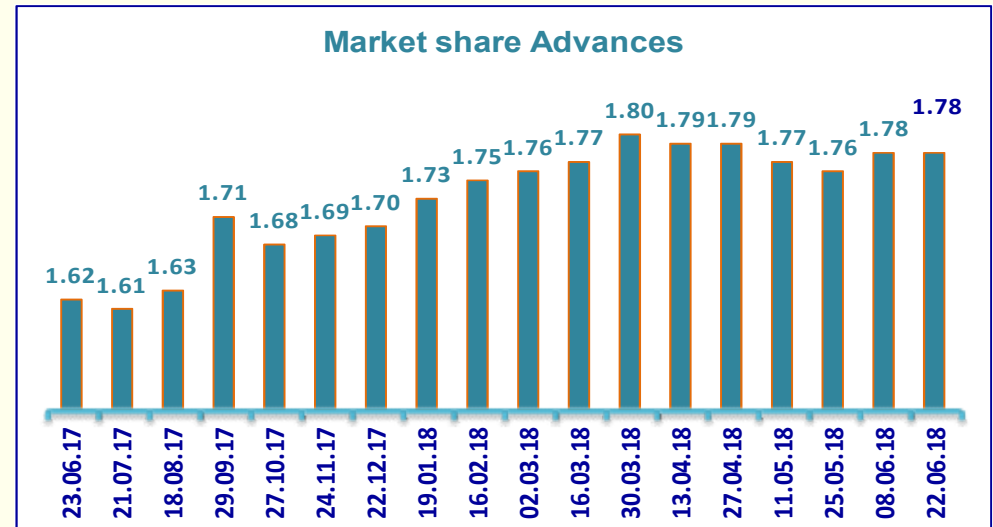
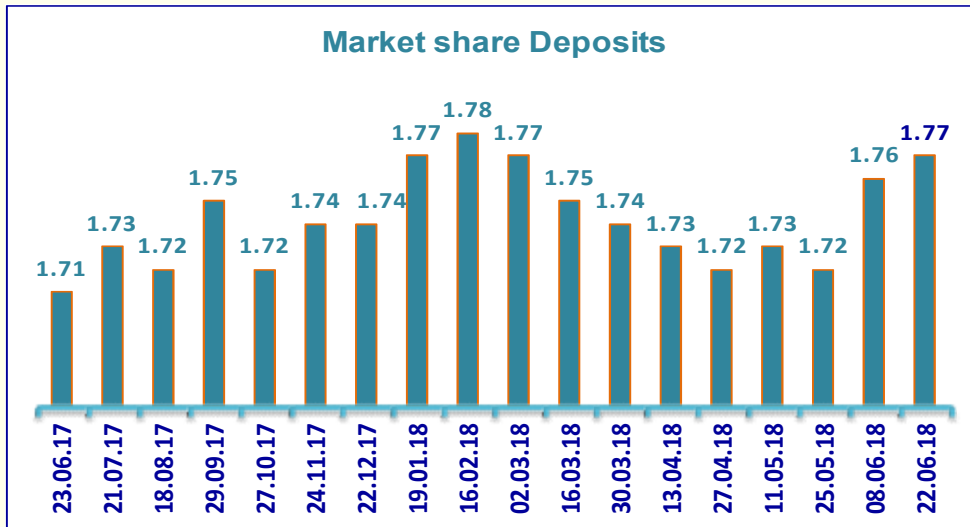
FRP Bonds - Financial Restructuring Plan Bonds

17/44

# CD Ratio & Market share



**CD ratio (Domestic) as on 30.06.2018 – 77.38 %**



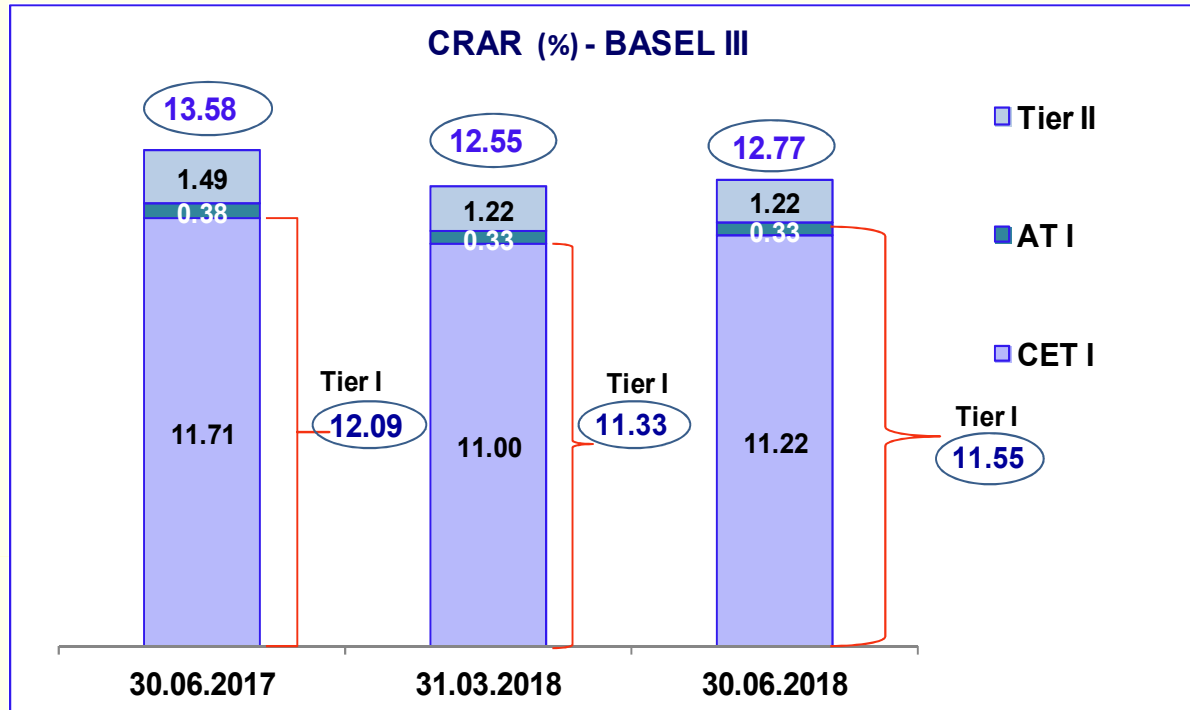
# Investments – Domestic



₹ in crore

| Composition  | 30.06.2017   | 31.03.2018   | 30.06.2018   |
|--|--------------|--------------|--------------|
| Central Government Securities                          | 39562        | 45708        | 44284        |
| State Government Securities                            | 11395        | 14984        | 13204        |
| Other Approved Securities                              | 36           | 26           | 24           |
| Debentures & Bonds                                     | 8552         | 8676         | 8364         |
| Shares   | 750          | 854          | 854          |
| Others   | 1205         | 984          | 746          |
| <b>Gross Domestic Investment (Without netting LAF)</b> | <b>61500</b> | <b>71232</b> | <b>67476</b> |
| A. SLR   | 51179        | 60718        | 57512        |
| Non SLR  | 10321        | 10514        | 9964         |
| <b>Total</b>   | <b>61500</b> | <b>71232</b> | <b>67476</b> |
| B. Held For Trading (HFT)                              | 36           | 20           | 135          |
| Available For Sale (AFS)                               | 22964        | 33188        | 25075        |
| Held To Maturity (HTM)                                 | 38500        | 38024        | 42266        |
| <b>Total</b>   | <b>61500</b> | <b>71232</b> | <b>67476</b> |
| <b>Modified Duration Trading Portfolio(%)</b>          | <b>3.78</b>  | <b>4.40</b>  | <b>3.60</b>  |

# Capital Adequacy



**Bank's CRAR upon plough back of Quarterly Profit will be higher at 12.91%**

₹ in crore

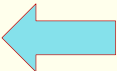
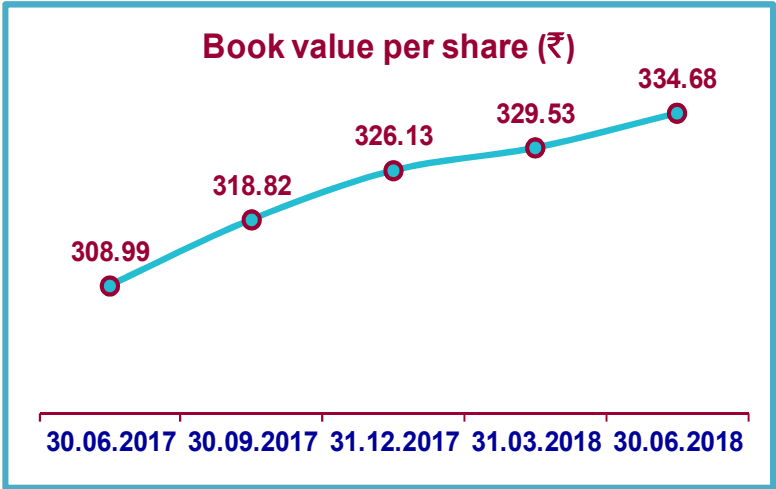
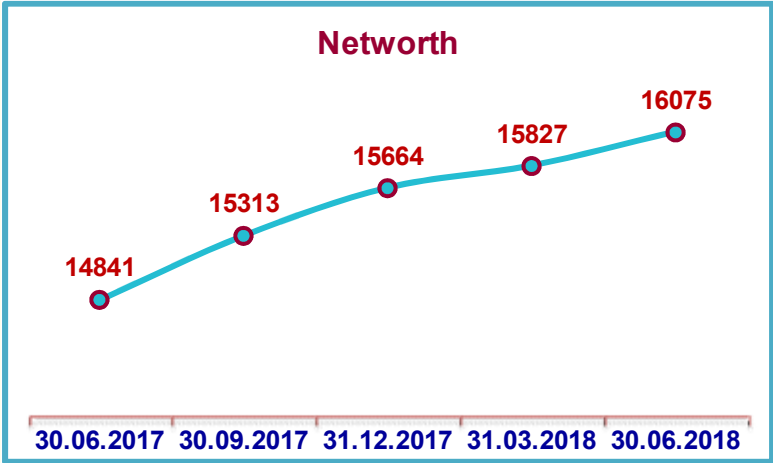
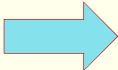
| Risk Weighted Assets (RWA) | 30.06.2017         | 31.03.2018         | 30.06.2018         |
|----------------------------|--------------------|--------------------|--------------------|
| Credit                     | 107794<br>(80.51%) | 123975<br>(76.19%) | 123780<br>(75.30%) |
| Market                     | 13124<br>(55.10%)  | 17252<br>(53.50%)  | 13013<br>(54.13%)  |
| Operational                | 11674<br>---       | 11674<br>---       | 13343<br>---       |

Figures in bracket denotes density

# Capital – Equity

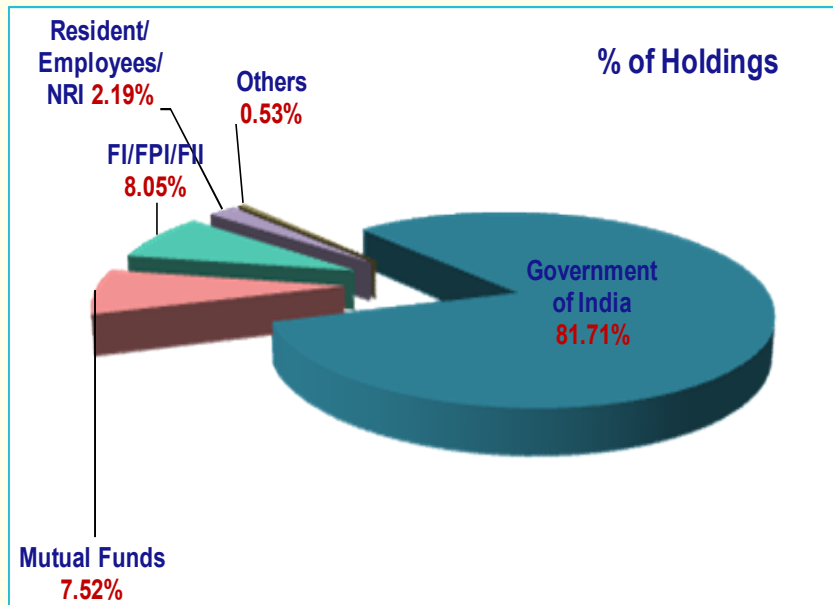


Net worth increased by 8.32% as on 30.06.2018 over 30.06.2017



Book value per share increased to ₹334.68 as on 30.06.2018 from ₹ 308.99 as on 30.06.2017

# Shareholding Pattern (as on 30.06.2018)



| Pattern of Equity Shareholding |              |
|--------------------------------|--------------|
| Shareholder                    | %            |
| <b>Government of India</b>     | <b>81.71</b> |
| <b>FI/FPI/FII</b>              | <b>8.05</b>  |
| <b>Mutual Funds</b>            | <b>7.52</b>  |
| <b>Resident/Employees/NRI</b>  | <b>2.19</b>  |
| <b>Others</b>                  | <b>0.53</b>  |
| Corporate Body                 | 0.28         |
| Clearing Member                | 0.08         |
| Trust                          | 0.02         |
| Bank                           | 0.00         |
| Alternative Inv.Fund           | 0.15         |

# Balance Sheet – Snapshot



₹ in crore

| Liabilities                    | 30.06.2017    | 30.06.2018    |
|--------------------------------|---------------|---------------|
| Capital                        | 480           | 480           |
| Reserves & Surplus             | 17040         | 18196         |
| Deposits                       | 191462        | 210170        |
| Borrowings                     | 4322          | 15379         |
| Other Liabilities & Provisions | 5765          | 6529          |
| <b>Total</b>                   | <b>219069</b> | <b>250754</b> |

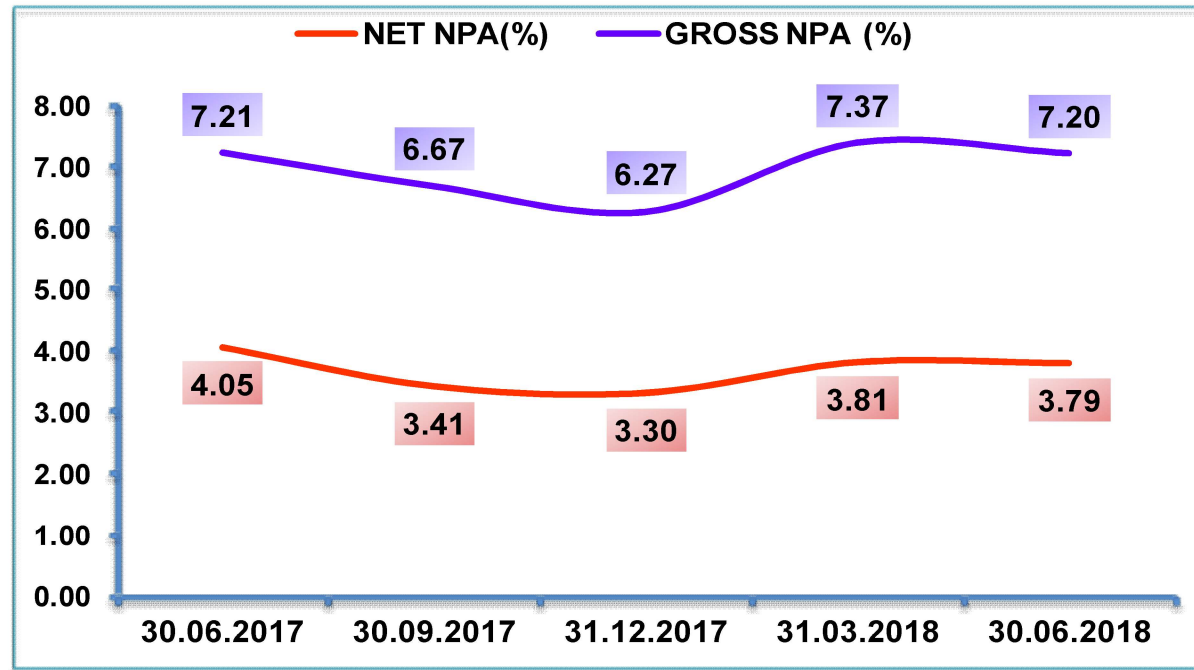
| Assets                          | 30.06.2017    | 30.06.2018    |
|---------------------------------|---------------|---------------|
| Cash & Balance with RBI         | 7639          | 10272         |
| Bal. with banks & money at call | 7025          | 3311          |
| Investments                     | 61646         | 67213         |
| Advances                        | 129371        | 158433        |
| Fixed Assets                    | 3419          | 3426          |
| Other Assets                    | 9969          | 8099          |
| <b>Total</b>                    | <b>219069</b> | <b>250754</b> |

23/44





# Asset Quality



| Parameter                    | 30.06.2017 | 30.09.2017 | 31.12.2017 | 31.03.2018 | 30.06.2018 |
|------------------------------|------------|------------|------------|------------|------------|
| Gross NPA (₹ in crore)       | 9653       | 9624       | 9595       | 11990      | 11828      |
| Net NPA (₹ in crore)         | 5239       | 4748       | 4899       | 5960       | 5999       |
| Provision Coverage Ratio (%) | 61.65      | 65.40      | 64.73      | 64.27      | 64.38      |

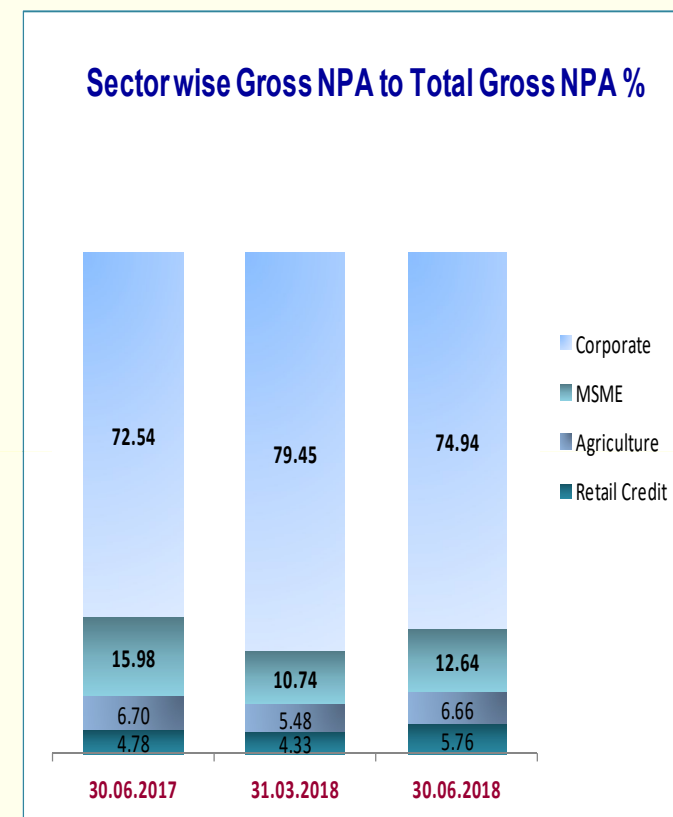


# NPA Position – Sector wise



₹ in crore

| Sector               | 30.06.2017  |                           | 31.03.2018   |                           | 30.06.2018   |                           |
|----------------------|-------------|---------------------------|--------------|---------------------------|--------------|---------------------------|
|                      | Gross NPA   | % to Respective portfolio | Gross NPA    | % to Respective portfolio | Gross NPA    | % to Respective portfolio |
| Retail Credit        | 461         | 2.40                      | 519          | 1.99                      | 681          | 2.83                      |
| Of which : Home Loan | 216         | 1.84                      | 214          | 1.27                      | 278          | 1.88                      |
| Education Loan       | 221         | 5.95                      | 274          | 7.36                      | 359          | 9.56                      |
| Agriculture          | 647         | 2.39                      | 656          | 2.01                      | 788          | 2.62                      |
| MSME                 | 1543        | 7.39                      | 1288         | 4.98                      | 1495         | 5.52                      |
| Corporate            | 7002        | 9.94                      | 9527         | 10.36                     | 8864         | 10.65                     |
| <b>Total</b>         | <b>9653</b> | <b>7.21</b>               | <b>11990</b> | <b>7.37</b>               | <b>11828</b> | <b>7.20</b>               |
| Priority             | 2510        | 4.42                      | 2303         | 3.44                      | 2660         | 3.97                      |
| Non Priority         | 7143        | 9.26                      | 9688         | 9.15                      | 9168         | 9.41                      |
| <b>Total</b>         | <b>9653</b> | <b>7.21</b>               | <b>11990</b> | <b>7.37</b>               | <b>11828</b> | <b>7.20</b>               |



# NPA Position – Industry wise



₹ in crore

| Industry                                      | 30.06.2017  |                           | 31.03.2018   |                           | 30.06.2018   |                           |
|---|-------------|---------------------------|--------------|---------------------------|--------------|---------------------------|
|   | Gross NPA   | % to Respective portfolio | Gross NPA    | % to Respective portfolio | Gross NPA    | % to Respective portfolio |
| Metal and Metal Products (Incl. Iron & Steel) | 3583        | 75.45                     | 3794         | 60.57                     | <b>3030</b>  | <b>54.21</b>              |
| Coal and Mining                               | 250         | 55.36                     | 293          | 59.47                     | <b>293</b>   | <b>57.76</b>              |
| All Engineering                               | 490         | 18.30                     | 857          | 30.18                     | <b>876</b>   | <b>29.96</b>              |
| Textiles                                      | 691         | 15.93                     | 551          | 11.21                     | <b>316</b>   | <b>6.92</b>               |
| Infrastructure                                | 1399        | 6.77                      | 3217         | 12.59                     | <b>3256</b>  | <b>13.29</b>              |
| <i>Of which:</i> Power & Power Discom         | 786         | 9.04                      | 2210         | 20.98                     | <b>2123</b>  | <b>22.38</b>              |
| Construction & Contractors                    | 658         | 50.87                     | 445          | 18.88                     | <b>447</b>   | <b>18.84</b>              |
| Other Industries (including other Sectors)    | 2582        | 2.59                      | 2834         | 2.36                      | <b>3610</b>  | <b>2.91</b>               |
| <b>Total</b>                                  | <b>9653</b> | <b>7.21</b>               | <b>11990</b> | <b>7.37</b>               | <b>11828</b> | <b>7.20</b>               |

26/44



# Movement of NPA



₹ in crore

| Details  | Quarter Ended |              |              |
|--|---------------|--------------|--------------|
|  | 30.06.2017    | 31.03.2018   | 30.06.2018   |
| <b>Gross NPA opening Balance</b>               | <b>9865</b>   | <b>9595</b>  | <b>11990</b> |
| ADD: Fresh Slippages                           | 648           | 2989         | 1038         |
| Additions to old NPAs                          | 17            | 0            | 352          |
| Other Additions                                | 45            | 32           | 51           |
| Sub-Total                                      | 10575         | 12616        | 13432        |
| Less:Cash Recovery                             | 136           | 113          | 698          |
| Less:Upgradation                               | 213           | -108         | 236          |
| Less:Technical Write off + Exchange difference | 568           | 479          | 339          |
| Less:Normal Write off                          | 5             | 22           | 331          |
| Less:Assigned to ARCs                          | 0             | 119          | 0            |
| Sub-Total                                      | 922           | 625          | 1604         |
| <b>Gross NPA closing Balance</b>               | <b>9653</b>   | <b>11990</b> | <b>11828</b> |
| Provisions                                     | 4042          | 5594         | 5391         |
| Others (interest Realisable,etc.)              | 372           | 437          | 438          |
| <b>Net NPA</b>                                 | <b>5239</b>   | <b>5960</b>  | <b>5999</b>  |
| <b>Gross NPA%</b>                              | <b>7.21</b>   | <b>7.37</b>  | <b>7.20</b>  |
| <b>Net NPA%</b>                                | <b>4.05</b>   | <b>3.81</b>  | <b>3.79</b>  |
| <b>AUC Recovery</b>                            | <b>53</b>     | <b>62</b>    | <b>26</b>    |

27/44

# Restructured Assets - Sector Wise



₹ in crore

| Sector             | 30.06.2017  |                    | 31.03.2018  |                    | 30.06.2018  |                    |
|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|
|                    | Outstanding | Of which: Standard | Outstanding | Of which: Standard | Outstanding | Of which: Standard |
| <b>Retail</b>      | 365         | 299                | 241         | 208                | 206         | 175                |
| <i>Of which</i>    |             |                    |             |                    |             |                    |
| Home Loan          | 145         | 136                | 89          | 83                 | 73          | 68                 |
| Educational Loan   | 67          | 56                 | 49          | 35                 | 38          | 25                 |
| <b>Agriculture</b> | 67          | 19                 | 35          | 4                  | 32          | 4                  |
| <b>MSME</b>        | 300         | 187                | 181         | 123                | 170         | 115                |
| Corporate & Others | 6432        | 3892               | 5648        | 1743               | 5521        | 1712               |
| <b>Total</b>       | <b>7164</b> | <b>4397</b>        | <b>6106</b> | <b>2079</b>        | <b>5929</b> | <b>2006</b>        |

# Restructured Assets - Major Industries



₹ in crore

| Industry                                   | Outstanding as on 30.06.2018 | % share to Total Restructured | Of Which: Standard | % share to Total Standard Restructured |
|--|------------------------------|-------------------------------|--------------------|--|
| Infra-Power                                | 2670                         | 45.03                         | 588                | 29.30                                  |
| <i>of which</i> Power discom - State Govt. | 0                            | 0                             | 0                  | 0                                      |
| Road                                       | 753                          | 12.71                         | 503                | 25.08                                  |
| Port                                       | 0                            | 0.00                          | 0                  | 0.00                                   |
| Iron & Steel                               | 636                          | 10.73                         | 0                  | 0.00                                   |
| Contractor                                 | 128                          | 2.15                          | 53                 | 2.63                                   |
| Textiles                                   | 40                           | 0.68                          | 0                  | 0.00                                   |
| Sugar                                      | 268                          | 4.53                          | 268                | 13.38                                  |
| Chemicals                                  | 0                            | 0.00                          | 0                  | 0.00                                   |
| Edu. Institution                           | 163                          | 2.74                          | 78                 | 3.90                                   |
| Cement                                     | 23                           | 0.40                          | 18                 | 0.90                                   |
| Engineering                                | 128                          | 2.15                          | 0                  | 0.00                                   |
| Other Industries                           | 883                          | 14.88                         | 319                | 15.89                                  |
| <b>Total of Industries</b>                 | <b>5692</b>                  | <b>95.99</b>                  | <b>1827</b>        | <b>91.07</b>                           |
| <b>Total Restructured Advances</b>         | <b>5929</b>                  | <b>100.00</b>                 | <b>2006</b>        | <b>100.00</b>                          |

# Restructured Assets – Movement



₹ in crore

| S.No     | Details  | QE 30.06.2017 |                | QE 30.06.2018 |                |
|----------|--|---------------|----------------|---------------|----------------|
|          |  | No            | Amount         | No            | Amount         |
| 1        | Opening balance of Standard restructured accounts (Year beginning) | 7587          | 4322.31        | 4402          | 2079.24        |
| 2        | Fresh restructuring during the period                              | 0             | 0.00           | 0             | 0.00           |
| 3        | Upgraded from NPA and continuing as restructured accounts          | 60            | 158.03         | 0             | 0.00           |
| 4        | Fresh disbursement less recoveries                                 | -265          | 25.30          | -165          | -40.00         |
| <b>5</b> | <b>Total (1+2+3+4)</b>   | <b>7382</b>   | <b>4505.64</b> | <b>4237</b>   | <b>2039.24</b> |
| 6        | Account slipped during the period                                  | 442           | 101.60         | 3             | 0.01           |
| 7        | Account satisfactorily performed during the period                 | 117           | 6.90           | 621           | 33.25          |
| <b>8</b> | <b>Total (6+7)</b>   | <b>559</b>    | <b>108.50</b>  | <b>624</b>    | <b>33.26</b>   |
| 9        | Closing balance of Standard restructured accounts (5-8)            | 6823          | 4397.14        | 3613          | 2005.98        |

# Stressed Assets - Sector wise



₹ in crore

| Sector   | 31.03.2018                                  | 30.06.2018 |                                |                   |                |                           |
|--|---|------------|--------------------------------|-------------------|----------------|---------------------------|
|  | Stressed advances % to Respective portfolio | GNPA       | Restructured Standard Advances | Stressed Advances | Gross Advances | % to Respective portfolio |
|  | A   | B          | C                              | D=(B+C)           | E              | F =D/E %                  |
| Retail   | 2.55  | 681        | 175                            | 856               | 27213          | 3.15                      |
| <i>Of which :Home Loan &amp; Mortgage Loan</i> | 1.76  | 278        | 68                             | 346               | 17526          | 1.97                      |
| Agriculture                                    | 2.12  | 788        | 4                              | 791               | 32135          | 2.46                      |
| MSME   | 4.89  | 1495       | 115                            | 1610              | 29874          | 5.39                      |
| Corporate and Others / Overseas                | 16.37                                       | 8864       | 1712                           | 10576             | 75158          | 14.07                     |
| Total  | 8.99  | 11828      | 2006                           | 13834             | 164380         | 8.42                      |

31/44



# Movement of Stressed Assets



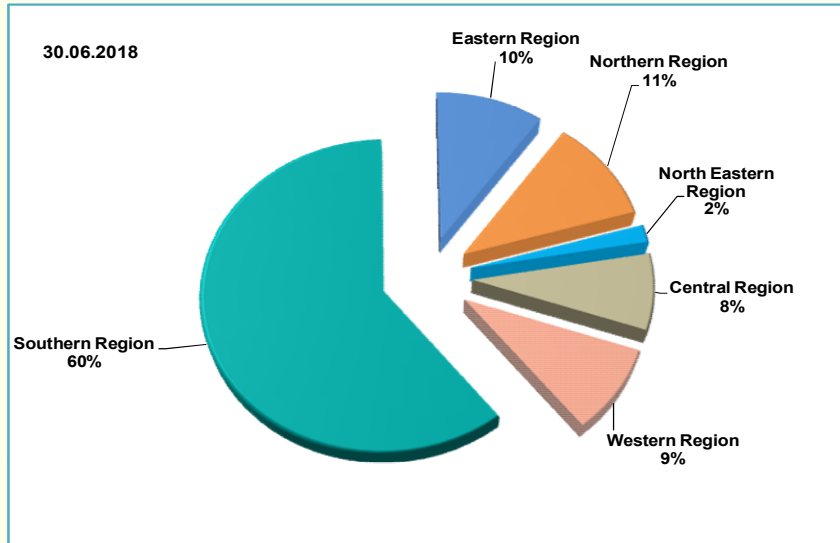
₹ in crore

| Details  | 30.06.2017   | 31.03.2018   | 30.06.2018   |
|--|--------------|--------------|--------------|
| 1. Gross Advances  | 133892       | 162726       | 164381       |
| 2. Gross NPAs  | 9653         | 11990        | 11828        |
| 3. Net NPAs  | 5239         | 5960         | 5999         |
| 4. Restructured Standard ( as per Revised RBI norms)                   | 4397         | 2079         | 2006         |
| <b>5. Total Gross NPA plus Restructured Standard (2+4)</b>             | <b>14050</b> | <b>14069</b> | <b>13834</b> |
| <b>6. Total Net NPA plus Restructured Standard (3+4)</b>               | <b>9636</b>  | <b>8039</b>  | <b>8005</b>  |
| <b>7. Gross NPA + Restructured Standard to Gross Advances % [5/1]%</b> | <b>10.49</b> | <b>8.65</b>  | <b>8.42</b>  |
| <b>8. Net NPA + Restructured Standard to Gross Advances % [6/1]%</b>   | <b>7.20</b>  | <b>4.94</b>  | <b>4.87</b>  |

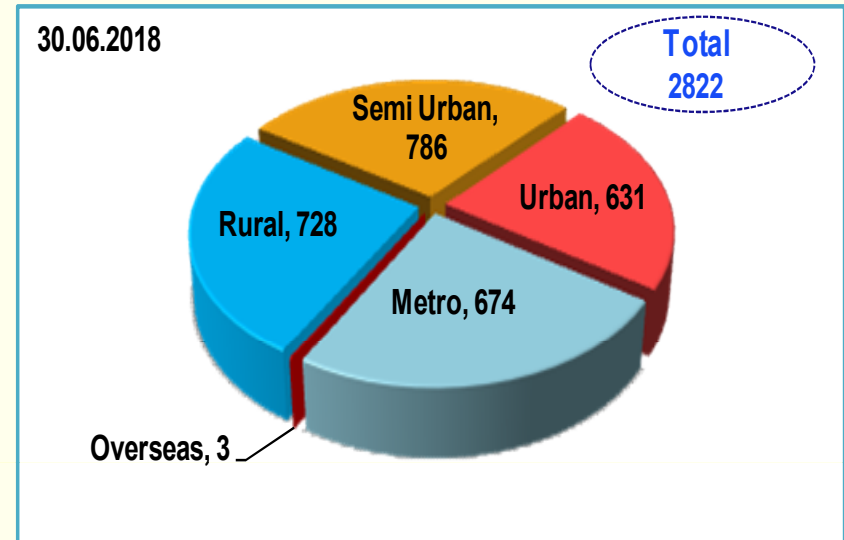




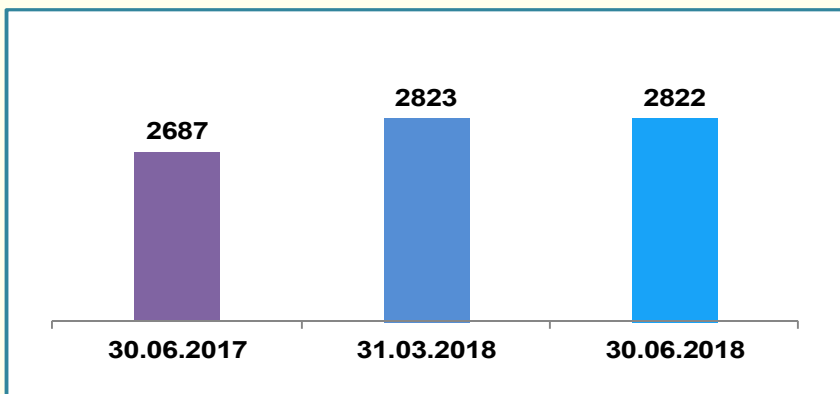
## Region wise



## Population Group wise



## No. of Branches (Global)



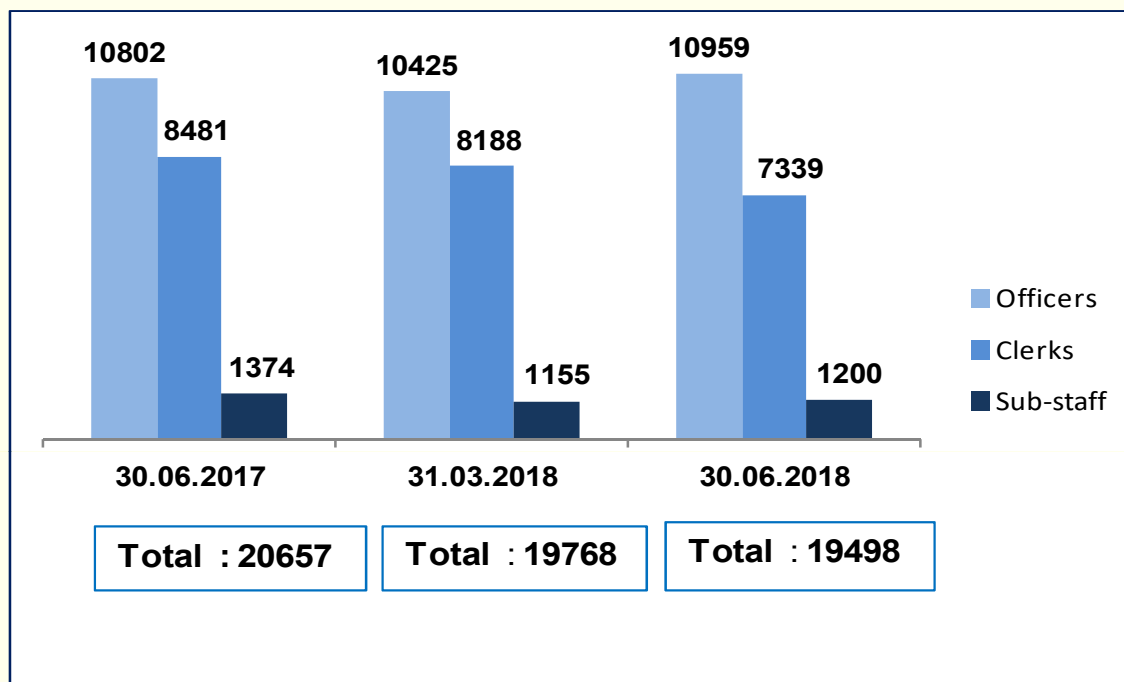
**PAN India coverage with 2819 Branches and 3 overseas Branches.**

**Number of Business Correspondents engaged : 2742**

# Head Count & Productivity Ratios



In numbers



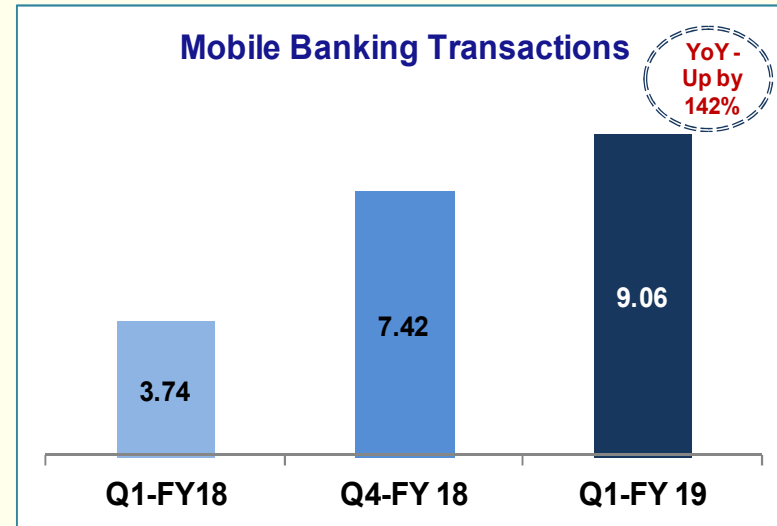
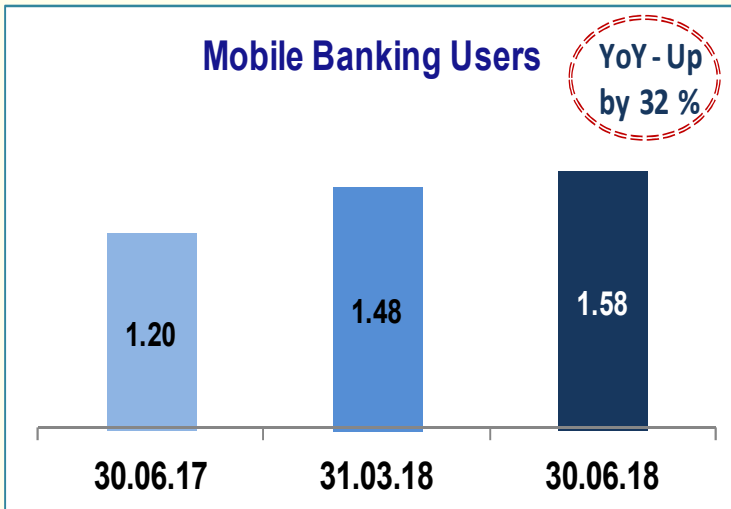
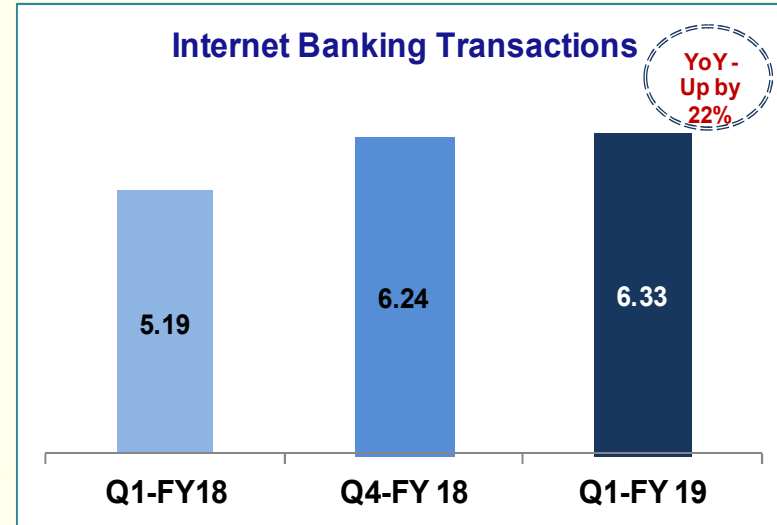
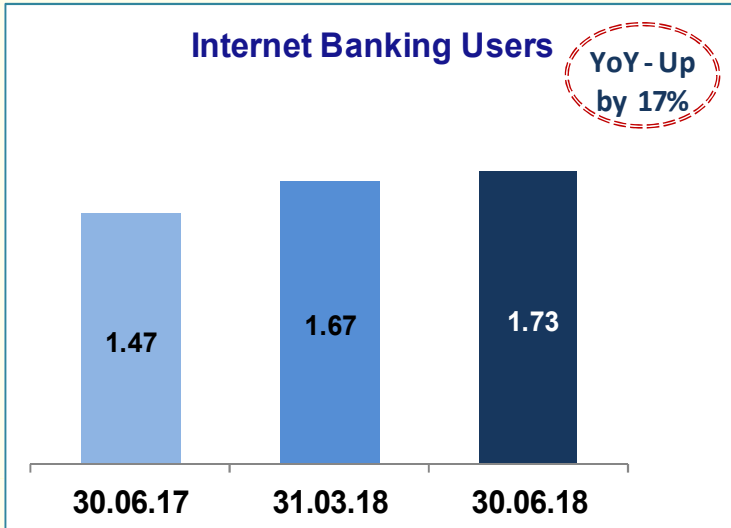
₹ in crore

| Parameters              | 30.06.2017 | 31.03.2018 | 30.06.2018 |
|-------------------------|------------|------------|------------|
| Business per employee   | 15.13      | 18.56      | 18.99      |
| Net Profit per employee | 0.02       | 0.06       | 0.04       |

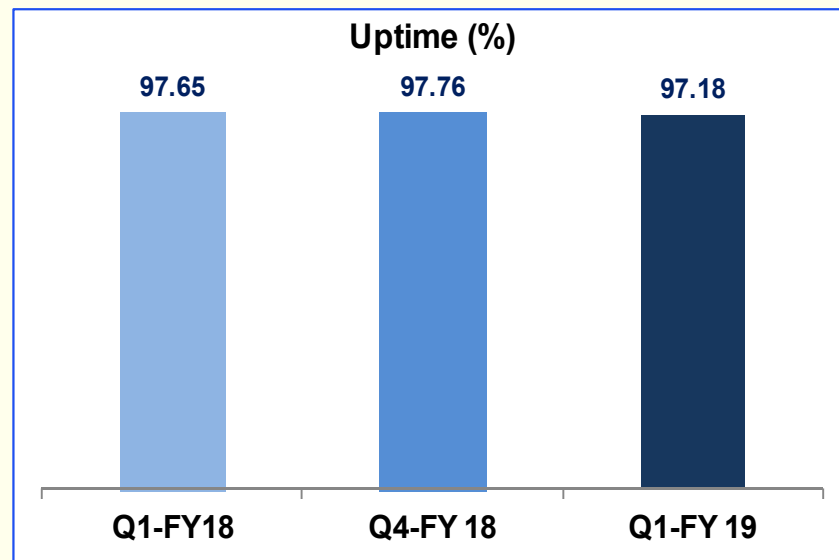
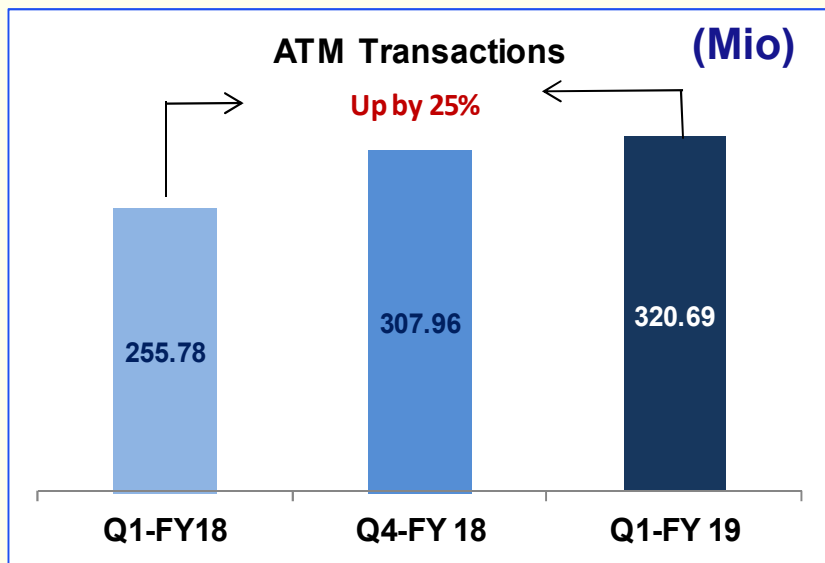
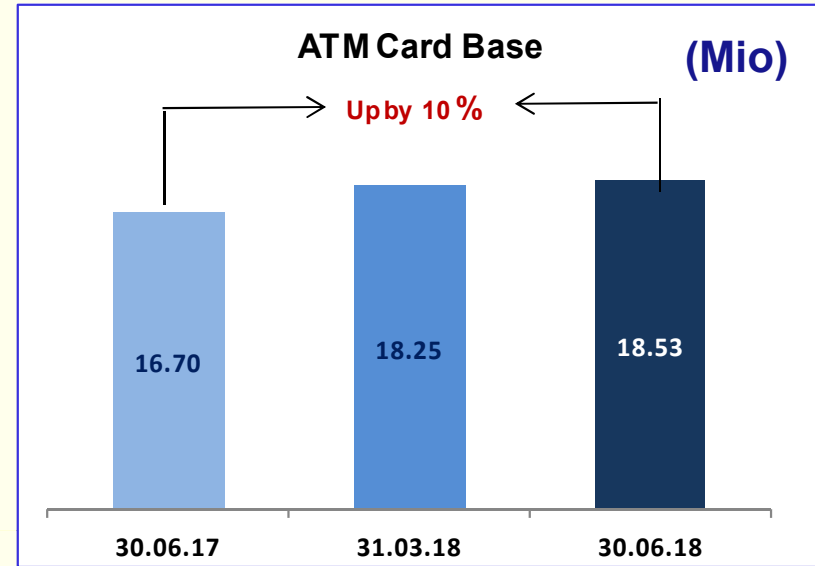
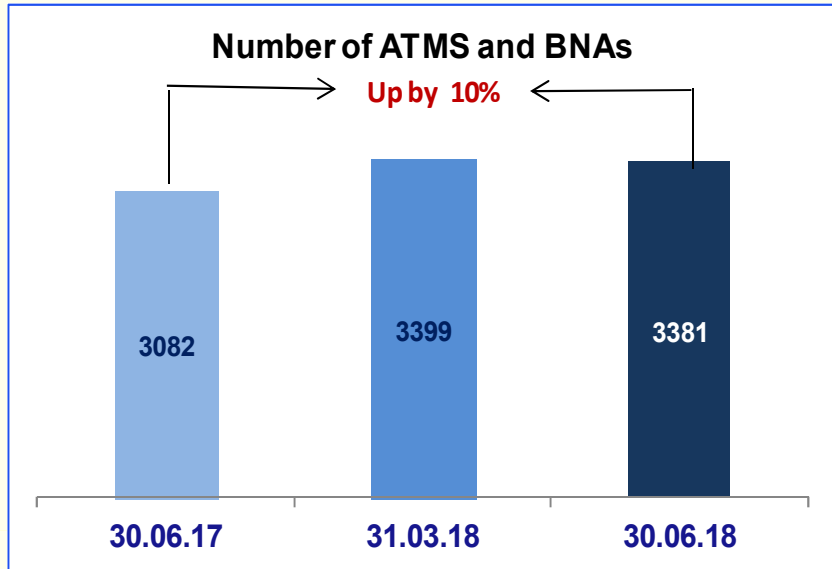
# Digital Footprint

Digital Products for Digital India

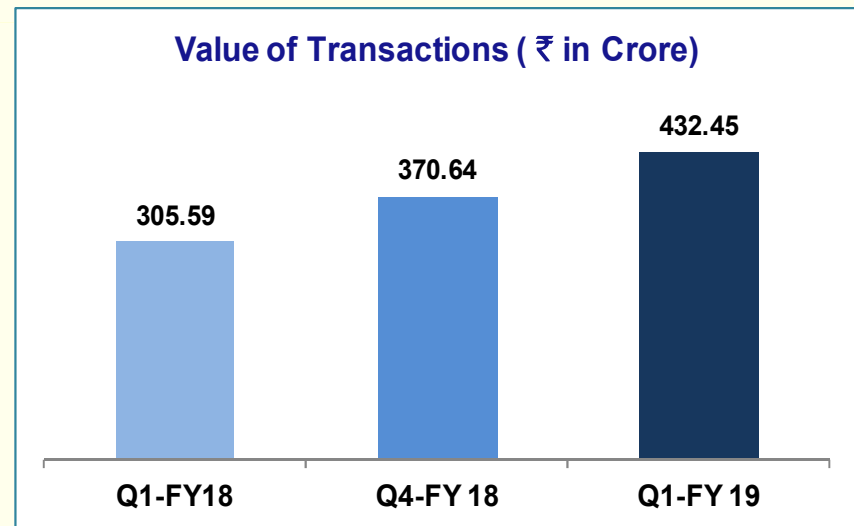
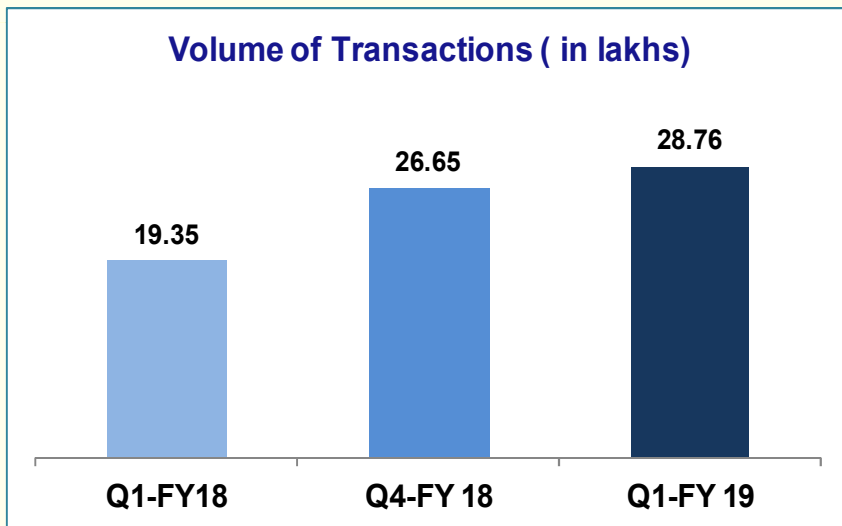
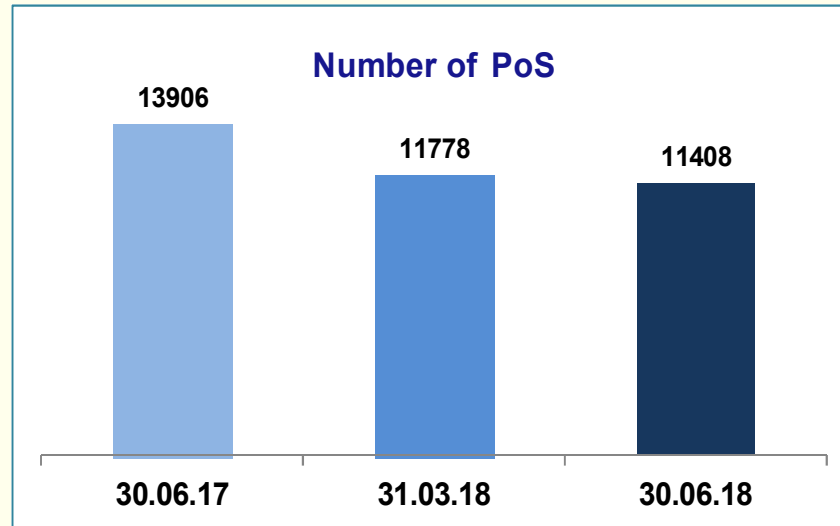
(Mio)



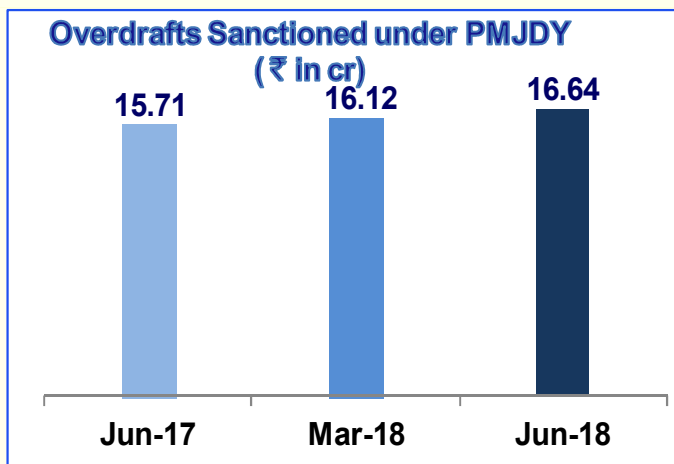
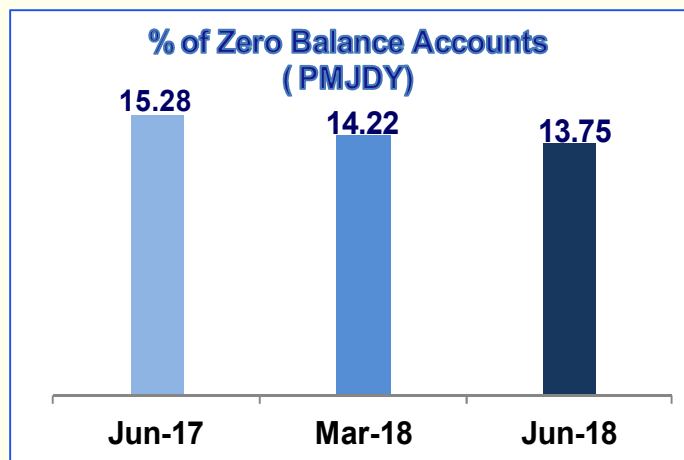
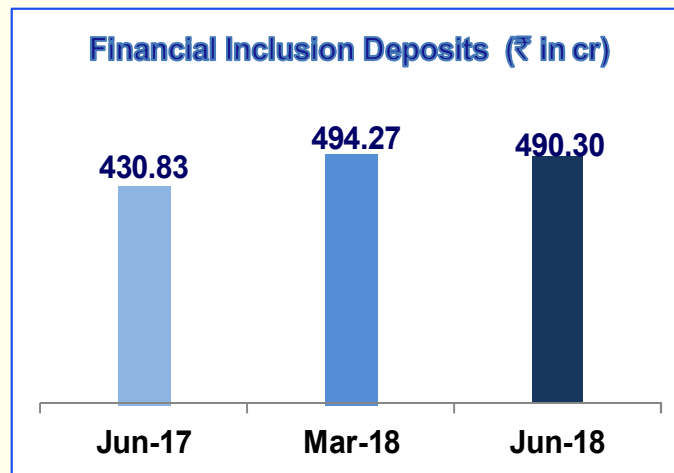
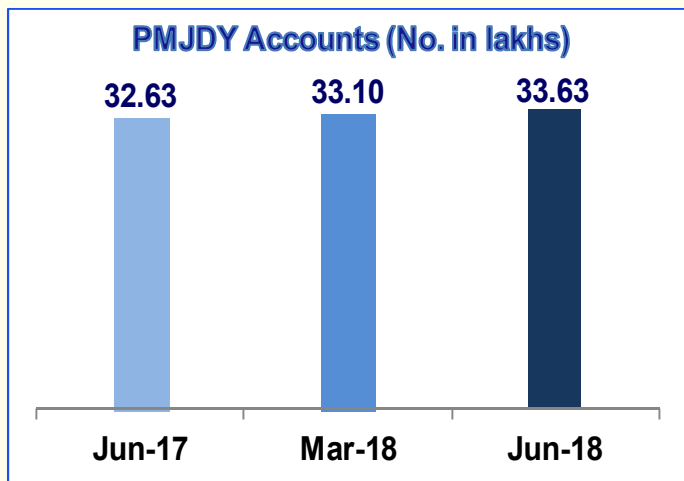
# Performance under 24\*7 Banking



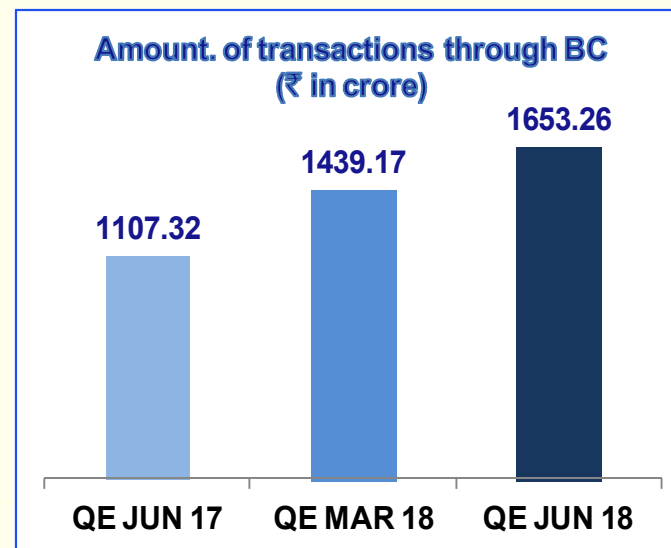
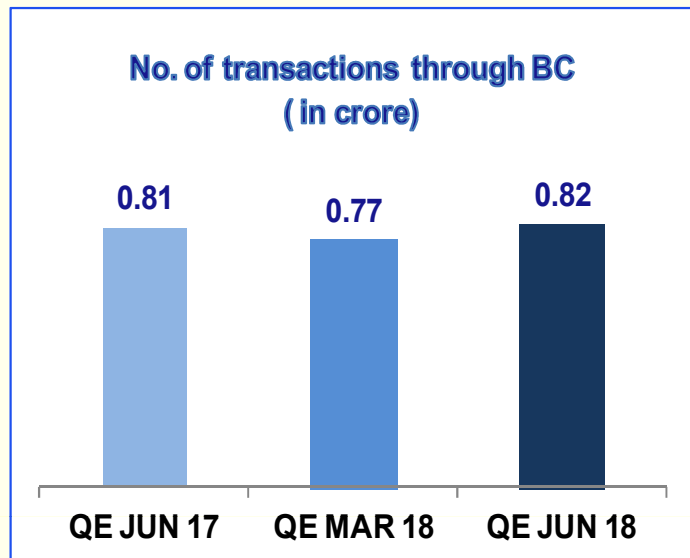
# Expanding Footprint - Point of Sale Terminals



# Financial Inclusion (1/2)



# Financial Inclusion (2/2)



Per month average transactions by BCs - Above 1000 - **One of the best in Industry**

# Performance Under Government Schemes



## PMJJBY & PMSBY :

Performance to Potential (P2P) ratio as on 30.06.2018 : 80.62%

## APY:

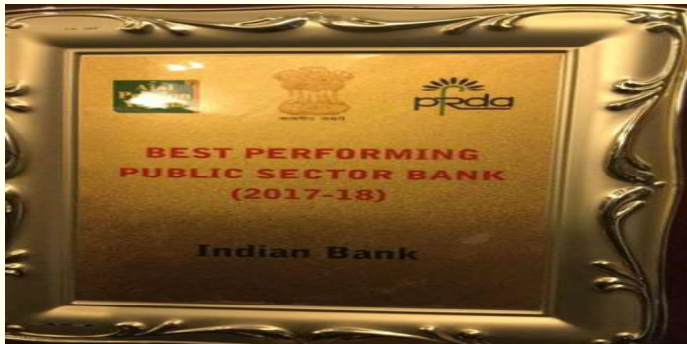
Persistency Ratio as on 30.06.2018 : 72%



# Awards & Accolades (1/2)



1



- “The **Best** Performing PSB” under APY for the FY 2017-18

2



- **1st prize** among Public Sector Commercial Banks for **EXCELLENCE IN PERFORMANCE UNDER SHG BANK LINKAGE PROGRAMME** in **TAMIL NADU** during 2017-2018

3



- National Award for Excellence during 2015-16 for PSBs by Government of India
- **1st Rank** to lending in Micro Enterprises
- **2nd Rank** to lending in Micro Small Enterprises

4



- SMEs Excellence Award 2017 for **best** SME offerings

41/44

## Awards & Accolades (2/2)



5

6

7



- Best MSME Bank Award - Winner ( Emerging Category)
- Financially Inclusive Bank Award - Winner (Emerging Category)
- Eco-Technology Savvy Bank Award - Runner up (Emerging category)

8



- NPCI payments excellence award 2017 for NACH operations in mid-sized banks category.

# 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

