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IND Sanjeevani GECLS 4.0



Performance Analysis Q1 FY 22

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IB SHG Shakti



One app is all it takes to enter the world of banking convenience and get rewarded....

IND Oasis App

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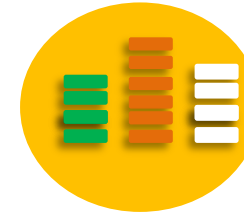


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Strategies and focus areas



Performance Highlights



Performance Highlights Q1 FY 22 (YoY)

Business
₹9.3 lakh Cr
9%

Deposits
₹5.4 lakh Cr
10%

CASA growth 9%
SB: 8%

Term Deposits
12%

Advances
₹3.9 lakh Cr
6%

RAM
₹2.2 lakh Cr
13%

Gross NPA
9.69%
121 bps

Net NPA
3.47%
29 bps

PCR
82%
148 bps

Operating Profit
₹3472 Cr
26%

Net Profit
₹1182 Cr
220%

ROA
0.75%

ROE
15.20%

Domestic NIM
2.85%

Cost of Funds
4.08%
81 bps

Expenses Ratio
40.86%
620 bps

CRAR (Basel III)
15.92%
247 bps

Financials



Financials – Operating Profit and Net Profit

₹ in Cr

SI No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Interest Income	10120	8904	9624	8	-5
2	Interest Expenses	6246	5570	5629	1	-10
3	Net Interest Income (1-2)	3874	3334	3994	20	3
4	Non Interest Income	1327	1744	1877	8	41
5	Operating Income (3+4)	5201	5078	5871	16	13
6	Operating Expenses	2448	2530	2399	-5	-2
7	Operating Profit (5-6)	2753	2548	3472	36	26
8	Total Provisions	2384	839	2290	173	-4
9	Net Profit (7-8)	369	1709	1182	-31	220

Consistent growth in Operating Profit

Income

₹ in Cr

Sl No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Interest Income on Advances and Discount on Bills	7149	6025	6765	12	-5
2	Interest on investments	2775	2789	2772	-1	-
3	Sundry interest income	196	90	87	-3	-56
4	Total Interest Income (1+2+3)	10120	8904	9624	8	-5
5	Profit on sale of investment	632	454	615	35	-3
6	Recovery of bad debts	24	320	359	12	1398
7	Fee Income	445	659	466	-29	5
8	Forex Income	47	165	153	-7	226
9	PSLC Commission	140	107	246	129	76
10	Miscellaneous income	39	39	38	-3	-3
11	Total Non Interest Income (5+6+7+8+9+10)	1327	1744	1877	8	41
12	Total Income (4+11)	11447	10648	11500	8	0.5

Improved recovery of Bad debts

Fee Income

₹ in Cr

SI No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Transaction fees	75	192	161	-16	114
2	Loan processing charges	113	156	98	-37	-13
3	Commission on Government business	10	23	10	-55	-
4	Commission on LC/BG	129	96	79	-18	-39
5	Cross selling	5	28	10	-64	99
6	Income from PFMS operations	2	2	3	41	41
7	Misc fee Income	111	162	105	-35	-5
8	Fee Income (1 to 7)	445	659	466	-29	5

Expenses

₹ in Cr

Sl No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Interest on deposits	5869	5290	5372	2	-8
2	Interest on borrowings	339	228	213	-6	-37
3	Sundry interest expenses	38	52	44	-15	17
4	Total Interest Expenses (1+2+3)	6246	5570	5629	1	-10
5	Salary	953	1154	1158	0	21
6	Contribution for Employees	701	248	308	24	-56
7	Staff Expenses (5+6)	1654	1402	1466	5	-11
8	Depreciation	109	208	151	-27	39
9	Others	685	920	782	-15	14
10	Overheads (8+9)	794	1128	933	-17	17
11	Operating Expenses (7+10)	2448	2530	2399	-5	-2
12	Total Expenses (4+11)	8694	8100	8028	-1	-8

Overhead Expenses

₹ in Cr

SI No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Rent, Taxes & Lighting	119	149	128	-14	7
2	Depreciation	109	208	151	-27	39
3	Insurance	166	171	178	4	7
4	Travelling and Halting	27	44	37	-16	37
5	Postage, Telecommunications etc.	26	27	30	14	17
6	Repairs and Maintenance	41	45	37	-18	-9
7	Printing and Stationery	10	19	11	-41	13
8	ATM Issuer Fee paid	87	123	75	-39	-13
9	Others	209	342	286	-16	37
10	Overheads (1 to 9)	794	1128	933	-17	17

Provisions and Net Profit

₹ in Cr

SI No	Components	Quarter Ended				
		30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Operating Profit	2753	2548	3472	36	26
2	Total Provisions	2384	839	2290	173	-4
	Of which					
3	Loan loss	1830	2870	1747	-39	-5
4	Depreciation on investments	-40	163	56	--	--
5	Standard advances	175	-1333	702	--	--
6	Income-tax	245	-913	-324	--	--
7	Others	174	52	109	--	--
8	Net Profit (1-2)	369	1709	1182	-31	220

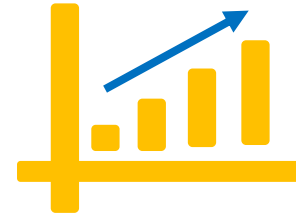
Significant growth in Net Profit YoY

Performance Ratios

% annualised

SI No	Parameters	Quarter Ended		
		30.06.2020	31.03.2021	30.06.2021
1	Cost of Deposits	4.83	4.05	4.05
2	Cost of Funds	4.89	4.08	4.08
3	Cost to Income Ratio	47.06	49.82	40.86
4	Yield on Advances	7.59	6.27	7.06
5	Yield on Investments	6.65	6.41	6.20
6	Return on Assets (RoA)	0.25	1.09	0.75
7	Net Interest Margin (NIM) Domestic	2.83	2.34	2.85
8	Return on Investments (Domestic)	8.09	7.17	7.39
9	Return on Average Networth (RoE)	5.49	23.14	15.20
10	Earnings per Share (₹)	13.08	60.52	41.57
11	Book Value per Share (₹)	245.23	263.98	284.75
12	Business per Employee (₹ in Cr)	20.95	22.17	22.74
13	Business per Branch (₹ in Cr)	141.12	154.55	159.96
14	Net Profit per Employee (₹ in lakhs)	3.63	16.42	11.63

Business Snapshot



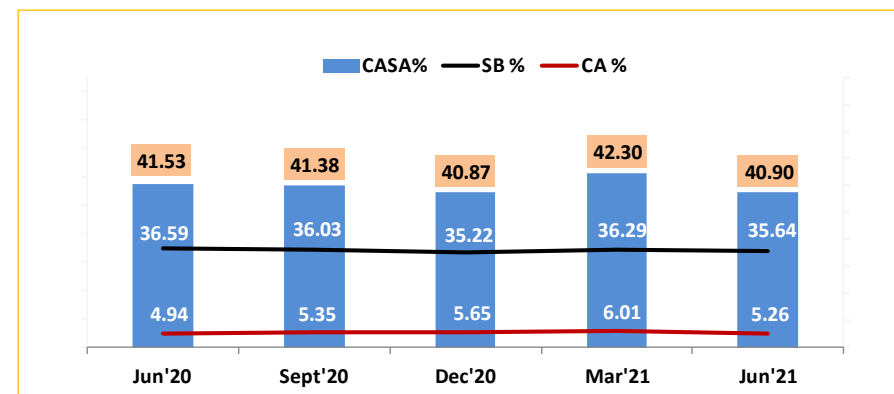
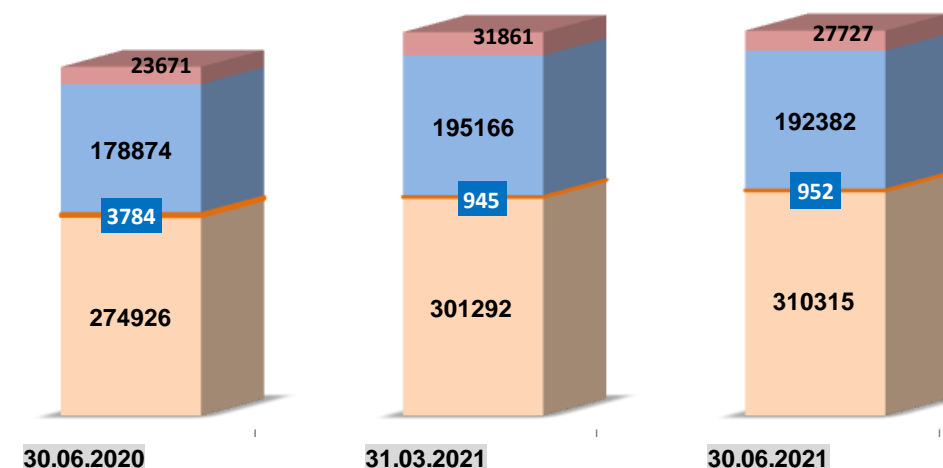
Business Snapshot

SI No	Parameter	30.06.2020	31.03.2021	30.06.2021	Q-o-Q (%)	Y-o-Y (%)
1	Deposits	489109	538071	540082	0.4	10
	Domestic	481255	529264	531376	0.4	10
	Overseas	7854	8807	8706	-1	11
	Deposits breakup					
	Current	24152	32345	28408	-12	18
	Savings	178954	195250	192465	-1	8
	CASA	203106	227595	220874	-3	9
	CASA %	42%	42%	41%		
	Term Deposits	286003	310476	319208	3	12
	Term Deposits %	58%	58%	59%		
2	Advances	366787	390317	389625	-0.2	6
	Domestic	357869	379537	377741	-0.5	6
	Overseas	8918	10780	11885	10	33
3	Business	855896	928388	929708	0.1	9
	Domestic	839124	908801	909117	0.0	8
	Overseas	16772	19587	20591	5	23

₹ in Cr

DOMESTIC DEPOSITS

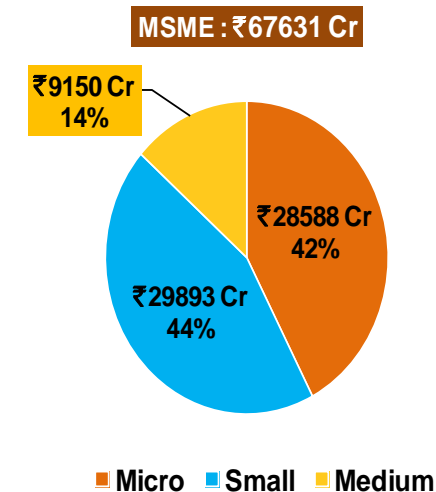
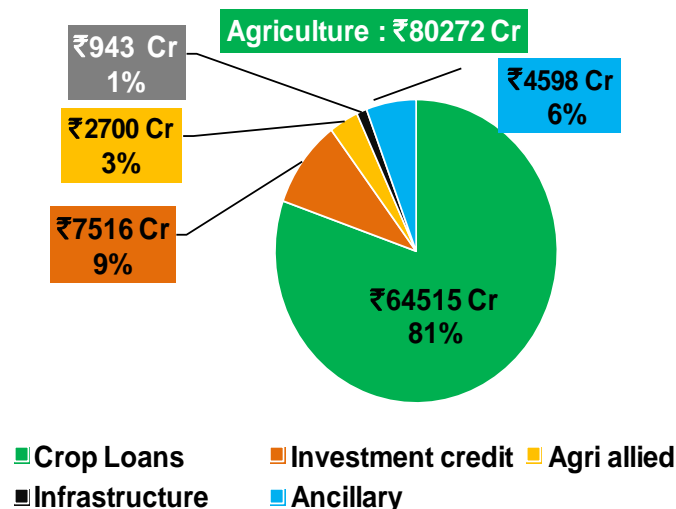
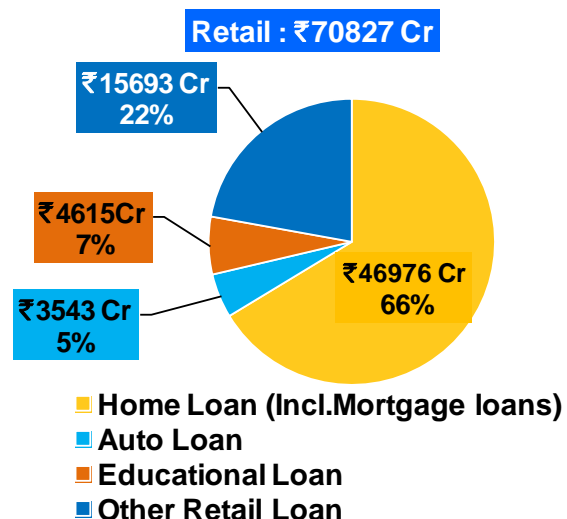
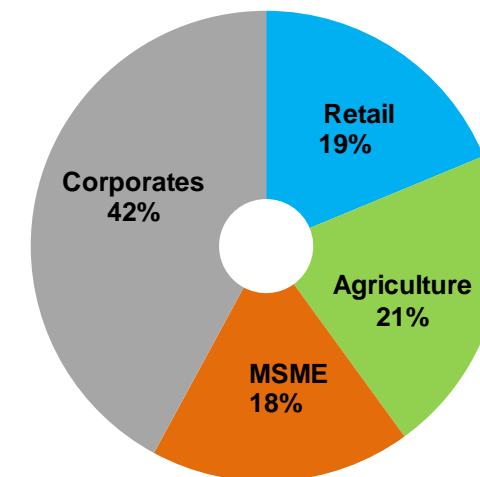
Core Term Deposits PD/CD Savings Bank Current account



Advances (Domestic)

Sector	30.06.2020	31.03.2021	30.06.2021	YoY (%)
Gross Advances-Domestic	357869	379537	377741	6
Retail	64940	69987	70827	9
Agriculture	68773	78775	80272	17
MSME	60590	70180	67631	12
Total (RAM)	194303	218942	218730	13
RAM % to Gross Advances	54%	58%	58%	--
Corporates	163566	160595	159011	-3

₹ in Cr



Performance under Priority Sector

30.06.2021


₹ in Cr

Segment	Mandatory Target	Achievement (Amt) (Excluding PSLC)	Achievement (%) (Excluding PSLC)
Priority Sector	40%	144680	43.78%
Agriculture	18%	64082	19.39%
Small /Marginal Farmers	9%	31321	9.48%
Weaker Section	11%	42870	12.97%
Micro under MSME	7.50%	28588	8.65%
Non Corporate farmers	12.14%	56485	17.09%

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

Performance under SHG

Creating Sustainable Women Enterprises through Self Help Groups



During Q1 FY 22, the Bank has disbursed ₹635.96 Cr to 0.37 lakh SHGs (4.81 lakh members). The outstanding under SHG portfolio was ₹7682 Cr to 2.93 lakh SHGs (38 lakh members) as on 30.06.2021 as against ₹6283 Cr to 2.77 lakh SHGs (36 lakh members) in the previous year. The YOY growth is 22%.



Planned to grow SHG portfolio by 20% & add 50000 SHGs under Bank's ambit benefiting additional 6.50 lakh members with diversified expansion in Northern & Eastern parts of the Country.



MoU signed with SRLMs in the state of Bihar, Uttar Pradesh and Tamil Nadu

Sector Deployment – Domestic Advances

₹ in Cr

Sector	30.06.2020	% share to Gross Advances	31.03.2021	% share to Gross Advances	30.06.2021	% share to Gross Advances
Infrastructure	58499	16	60849	16	61403	16
Of which						
Power	16994	5	18238	5	18786	5
Port and Road Project	9682	3	10091	3	9749	3
Other infrastructure	31823	8	32520	8	32868	8
Basic Metal	11891	3	9700	3	7883	2
Textiles	6674	2	6497	2	6507	2
Petroleum and Coal Products	4018	1	6761	2	4344	1
All Engineering	4734	1	4739	1	4735	1
Food Processing	9582	3	8720	2	8783	2
Trade	15257	4	24356	6	27811	7
Commercial Real Estate	5164	2	6489	2	6446	2
Home Loans/Auto Loans/Other Retail	64940	18	69987	18	70827	19
Agriculture	68773	19	78775	21	80272	21
NBFC	44513	13	47516	13	44188	12
Others (Other Industries/Sectors)	63824	18	55148	14	54542	14
Total Domestic Advances	357869	100	379537	100	377741	100

Standard NBFC Advances

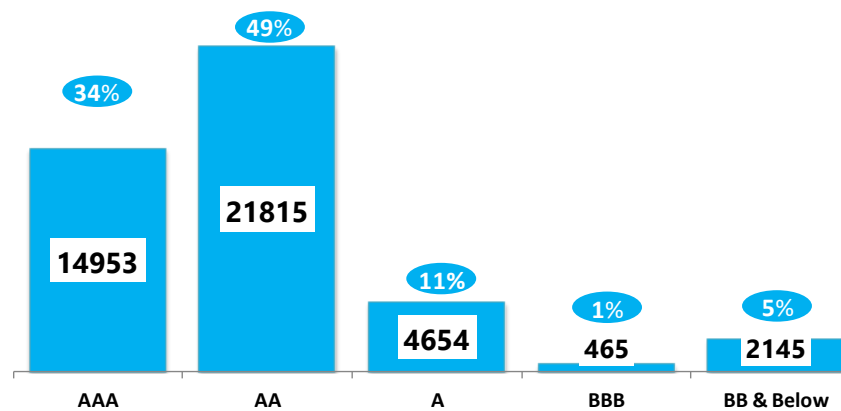
₹ in Cr

Composition	30.06.2020	%	31.03.2021	%	30.06.2021	%
NBFC - PSUs	2575	6	4801	10	4484	10
NBFC - HFCs	16605	39	18136	39	18026	41
NBFC - MFIs	1462	3	1624	4	1423	3
NBFC - Others	21953	52	21441	47	20099	46
Total NBFC	42595	100	46002	100	44032	100

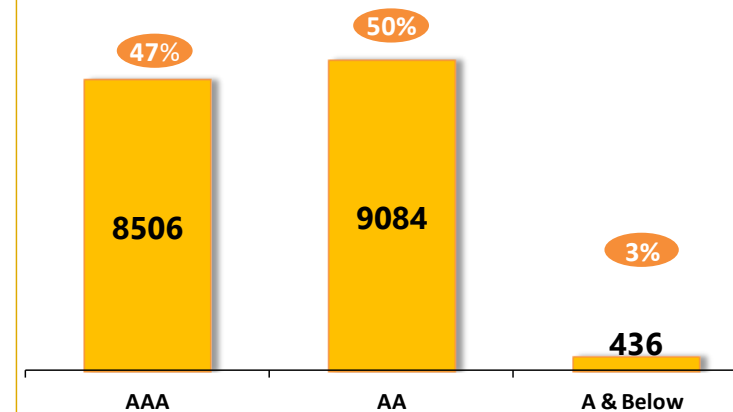
30.06.2021

Composition of NBFCs & HFCs	₹ in Cr
NBFCs	
Bank sponsored	2256
Private Inst & others	41776
Total	44032
HFCs	
Bank sponsored	1942
Private Institutions	16084
Total	18026

Rating wise Distribution of NBFCs (in %)



Rating wise Distribution of HFCs (in %)



94% of standard NBFC exposure is rated A and above

Power Sector & Commercial Real Estate

Power Sector	30.06.2021			
	Central Government	State Government	Private Sector	Total
Generation	31	6023	7287	13341
Distribution		5673		5673
Transmission		2259		2259
Investment	19	1368	410	1797
Total Exposure	50	15323	7697	23070
Of which NPA			2390	

₹ in Cr

CRE	30.06.2021		
	Outstanding		Of which NPA
	Fund Based	Non Fund Based	
Land & Building Developers (Corporates)	2480	175	778
Rent Encash/Rental	1648	0	49
Mortgage Loans	328	0	59
Advance to SEZ	320	0	0
3rd Housing Loan	1359	0	29
Other CRE	285	0	3
CRE Total	6420	175	918
Of which CRE Residential Housing	618	0	240
CRE Others	5802	175	678

Standard Domestic Credit Exposure

₹ in Cr

- More than ₹10 Cr
- For CRE more than ₹5 Cr

Rated Exposure

External Rating	30.06.2020		31.03.2021		30.06.2021	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
AAA	28997	15	34439	15	30955	14
AA	54813	29	54653	24	53112	24
A	38023	20	49738	22	55557	25
BBB	36871	19	41946	19	41137	18
BB and below	32876	17	45829	20	41888	19
Total	191580	100	226605	100	222649	100

Above
Investment
grade: 81%

BB and below

Less than ₹100 Cr	More than ₹100 Cr		
	Govt. accounts with Guarantee	Govt. accounts without Guarantee	Corporates
₹16398 Cr	₹6370 Cr	₹4665 Cr	₹14455 Cr

Unrated exposure

Category	30.06.2020		31.03.2021		30.06.2021	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
PSU with Govt Guarantee	21480	33	29556	61	33282	71
PSU without Govt Guarantee	19289	30	8879	18	6524	14
Others	24495	37	9845	21	7154	15
Total	65264	100	48280	100	46960	100

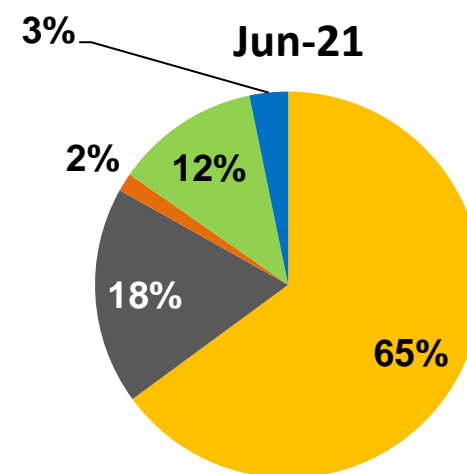
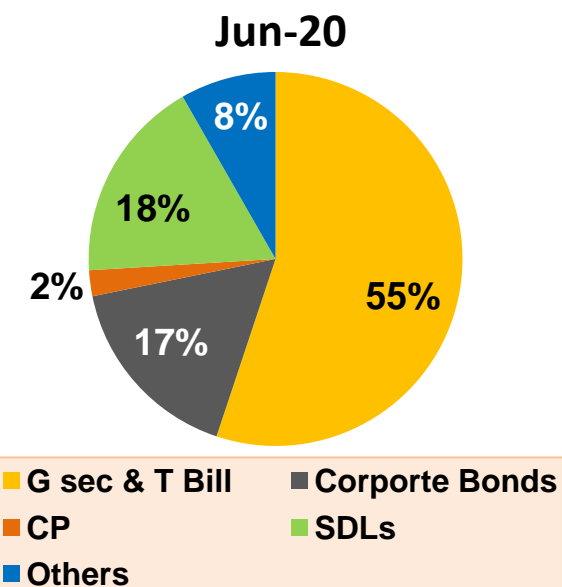
85% of the exposure is in investment grade and PSU sector

Investments - Domestic

AFS Book

Details	30.06.2020	31.03.2021	30.06.2021	Y-o-Y (%)
Central Government Securities	76137	84814	75344	-1
State Government Securities	42191	43880	43080	2
Treasury Bills	4476	10953	25431	--
Other Approved Securities	6	5	5	-17
Recap Bonds	17927	17927	17927	0
Debentures & Bonds	15345	17356	17089	11
Shares	2100	2221	2141	2
Others	5238	2414	1602	-69
Gross Domestic Investment (Without netting LAF lending/borrowing)	163420	179570	182619	12
A. (i) SLR	122810	139652	143860	17
(ii) Non SLR	40610	39918	38759	-5
Total of A	163420	179570	182619	12
B. (i) Held For Trading (HFT)	117	0	44	--
(ii) Available For Sale (AFS)	67259	51595	71144	6
(iii) Held To Maturity (HTM)	96044	127975	111431	16
Total of B	163420	179570	182619	12
Modified Duration of AFS & HFT portfolio	3.62	2.26	1.80	

₹ in Cr



Non SLR Investments

₹ in Cr

Details	Jun-20	Mar-21	Jun-21	% Share	YoY	
					Amount	%
PSU Bonds	1591	1596	1488	4	-103	-6
Corporate and Other Bonds	7629	9997	9935	26	2306	30
Special Govt.Sec.(Excluding Recap Bonds)	2062	1908	1861	5	-201	-10
CG Recap.Bond	17927	17927	17927	46	0	0
Share of PSU/Corporate/Others	2100	2221	2141	5	41	2
Venture Capital Fund	33	82	112	0.3	79	--
Regional Rural Bank	27	27	27	0.1	0	0
Security Receipts	4063	3855	3804	10	-259	-6
Subsidiaries JV	225	225	225	0.6	0	0
Others	4953	2080	1239	3	-3714	-75
Total Non SLR Investment	40610	39918	38759	100	-1851	-5

Capital & Risk Management

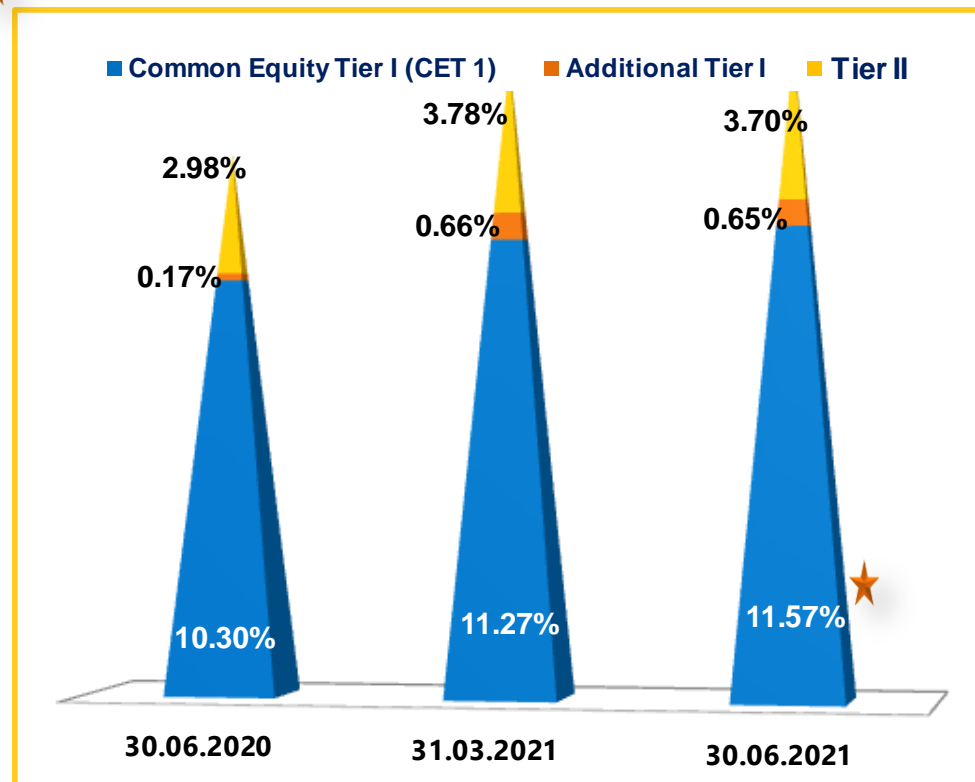


Capital Adequacy – Risk Management

₹ in Cr

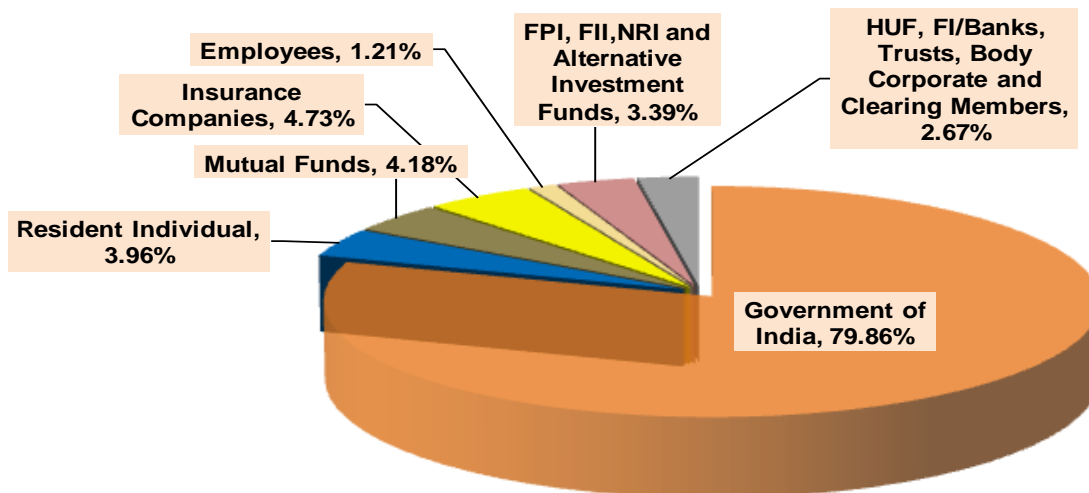
Parameters	30.06.2020	31.03.2021	30.06.2021
Capital	40168	46845	48613
Common Equity Tier I (CET 1)	30769	33609	35331
Additional Tier I	500	1980	1984
Tier II	8899	11256	11298
Total Risk Weighted Assets	298612	298097	305425
CRAR %	13.45	15.71	15.92

Risk Weighted Assets (RWA)	30.06.2020	31.03.2021	30.06.2021
Credit	243010	253130	254925
Density	66.25%	64.85%	65.43%
Market	25954	15319	17114
Density	37.91%	30.15%	24.08%
Operational	29648	29648	33386
	--	--	--



Equity capital ₹1650 Cr raised through QIP during the quarter

Shareholding and Balance Sheet



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

₹ in Cr

Liabilities	30.06.2020	31.03.2021	30.06.2021
Capital	1129	1129	1245
Reserves & Surplus	34924	37283	40027
Deposits	489109	538071	540082
Borrowings	30794	26175	20387
Other Liabilities & Provisions	19810	23347	19928
Total	575766	626005	621669

Assets	30.06.2020	31.03.2021	30.06.2021
Cash & Balance with RBI	19725	27545	28272
Bal. with banks & money at call	26367	26515	24163
Investments	161535	176537	179281
Advances	339482	364010	364371
Fixed Assets	7445	7376	7309
Other Assets	21212	24022	18273
Total	575766	626005	621669

Strengthened Balance Sheet

Asset Quality

Movement of NPA

S No	Details	Quarter Ended		
		30.06.2020	31.03.2021	30.06.2021
1	Gross NPA opening balance	41998	35237	38455
	ADDITIONS :			
	Fresh Slippages	523	8292	4204
	To old NPAs / Others	83	21	208
2	Sub-Total	606	8313	4412
	LESS:			
	Cash Recovery	201	2119	657
	Upgradation	239	116	1647
	Technical Write off + Exchange difference	2185	2489	2713
	Normal Write off	14	371	91
	Assigned to ARCs	0	0	0
3	Sub-Total	2639	5095	5108
4	Gross NPA closing Balance (1+2-3)	39965	38455	37759
	Gross NPA%	10.90	9.85	9.69
5	Provisions	26744	25643	24509
6	Others (Interest Realisable,etc.)	466	541	597
7	Net NPA [4-(5+6)]	12755	12271	12653
	Net NPA%	3.76	3.37	3.47
	AUC Recovery	23	314	359
	PCR % (including Technical Writeoff)	80.52	82.12	82.00
	PCR % (excluding Technical Writeoff)	68.09	68.09	66.49

₹ in Cr

Fresh slippages

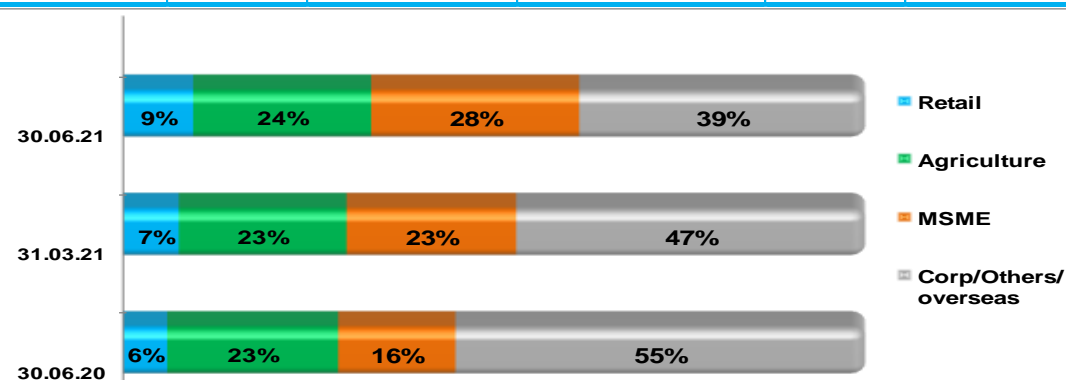
Category	Q1 FY 21	Q4 FY 21	Q1 FY 22
Retail	1	1112	712
Agriculture	1	1347	379
MSME	3	2921	2472
Corporate	518	2912	641
Total	523	8292	4204

NPA Position – Sector wise

₹ in Cr

S No	Sector	30.06.2020		31.03.2021		30.06.2021		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2354	3.62	2883	4.12	70827	3567	5.04
	Of which							
	Home Loan	1021	2.25	1195	2.86	40995	1478	3.61
	Education Loan	869	18.44	991	21.15	4615	1055	22.86
	Vehicle Loan	292	8.53	183	5.03	3543	250	7.06
2	Agriculture	9151	13.31	8738	11.09	80272	9044	11.27
3	MSME	6276	10.36	8647	12.32	67631	10589	15.66
4	Corporate & Overseas	22184	12.86	18187	10.61	170895	14559	8.52
5	Total (1 to 4)	39965	10.90	38455	9.85	389625	37759	9.69
	Priority	16864	11.28	18813	14.44	144680	21071	14.56

Sector wise
GNPA to
Total NPA
%



NPA Position – Industry wise

₹ in Cr

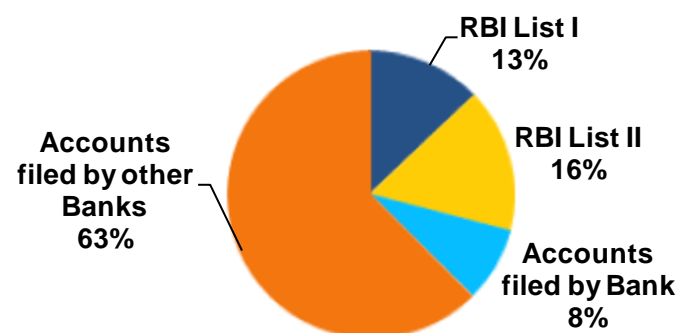
S No	Industry	30.06.2020		31.03.2021		30.06.2021	
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio
1	Metal and Metal Products (Incl. Iron & Steel)	4112	36.00	3598	37.06	2287	28.88
2	Petroleum & Other Minerals	93	2.55	63	0.81	64	1.19
3	All Engineering	1220	34.09	983	20.86	1102	23.57
4	Textiles	1232	18.45	1359	21.39	1580	24.40
5	Infrastructure	6703	11.42	6101	9.96	6132	9.93
	Of which						
	Power	2353	13.60	2126	11.59	2054	10.91
6	Commercial Real Estate	603	11.66	968	14.84	983	15.10
7	NBFC	1503	3.37	1499	3.12	33	0.07
8	RAM (Retail, Agri, MSME)	17781	9.36	20267	9.26	23200	10.61
9	Others (Construction/contractor, Food processing, Gems and jewellery etc)	6718	17.39	3617	13.44	2378	7.02
	Total (1 to 9)	39965	10.90	38455	9.85	37759	9.69

Status of NCLT

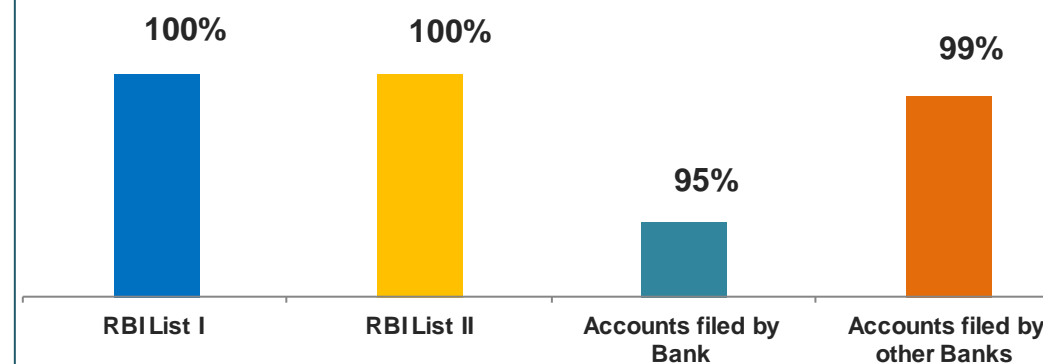
₹ in Cr

Category	30.06.2021			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	8	2890	2890	100%
RBI List II	11	3660	3660	100%
Accounts filed by Bank	25	1891	1791	95%
Accounts filed by other Banks	154	14066	13957	99%
Total	198	22507	22298	99%

Exposure %



PCR %



Transfer of NPAs to NARCL

₹ in Cr

Accounts identified by NARCL		Indian Bank	
No of accounts	Amount	No of accounts	Amount
101	189320	33	5017.59
Phase 1			
Accounts identified by NARCL		Indian Bank	
No of accounts	Amount	No of accounts	Amount
22	82495	8	1893.51

Indian Bank Share (Capital Requirement 9.90%)

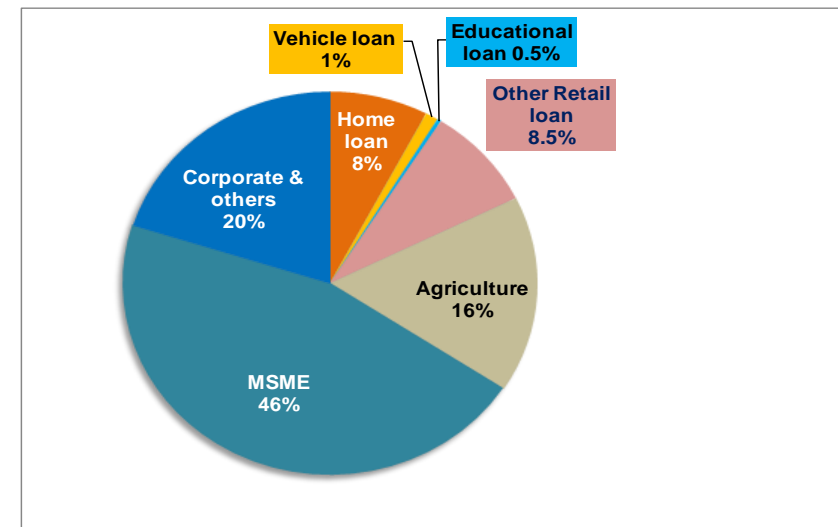
- NARCL – Equity ₹273 Cr, NCD ₹ 268 Cr
- IDMCL – Equity ₹ 5 Cr

SMA – Sector wise

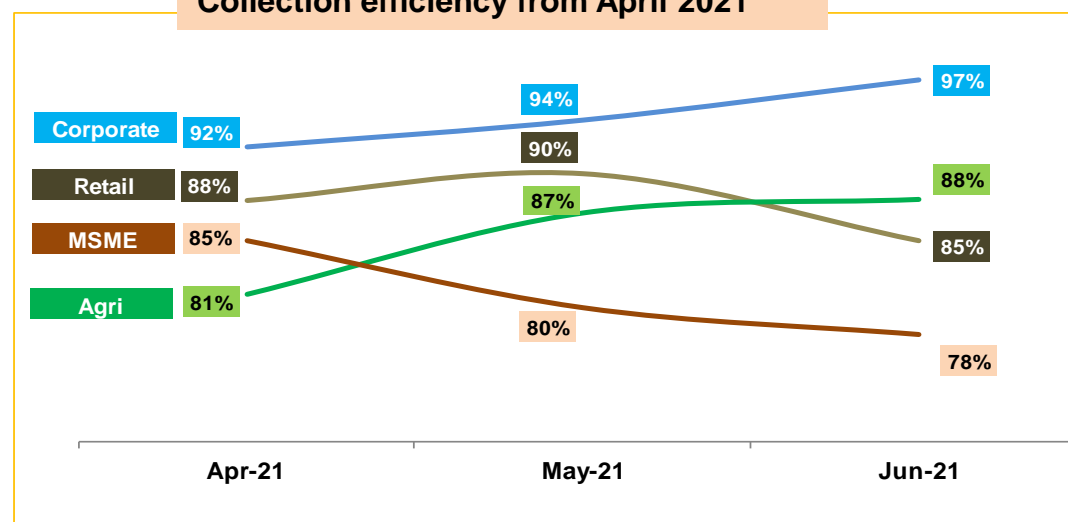
As on 30.06.21

₹ in Cr

S No	Sector	SMA 1	SMA 2	Total	Standard advances	% To Total standard advance
1	Retail	3594	1152	4746	67260	1.35%
	Of which					
	Home Loan	1431	627	2058	39517	0.58%
	Vehicle Loan	177	93	270	3293	0.08%
	Educational Loan	55	32	87	3560	0.02%
	Other Retail Loan	1931	400	2331	20890	0.66%
2	Agriculture	1781	2658	4439	71228	1.26%
3	MSME	7756	4497	12253	57042	3.48%
4	Corporate	4409	986	5395	156337	1.53%
5	Total (1+2+3+4)	17540	9293	26833	351866	7.63%



Collection efficiency from April 2021



Sector wise Restructuring details

₹ in Cr

Sector-wise COVID Restructuring under RP 1.0 as on 30.06.2021 (₹ in Cr)										
RP Invoked					RP Implemented (as on 31.03.21)			RP Implemented (as on 30.06.21)		
Sector	Amt	Standard advance as on 31.03.21	% to respective sector STD advance	% to Total STD advances	Amt	% to respective sector STD advance	% to Total STD advances	Amt	% to respective sector STD advance	% to Total STD advances
Retail	374	67104	0.56%	0.11%	374	0.56%	0.11%	320	0.48%	0.09%
Agriculture	0	70037	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
MSME	1457	61533	2.37%	0.43%	1457	2.37%	0.43%	1345	2.19%	0.39%
Corporate	3886	142408	2.73%	1.14%	468	0.33%	0.14%	3099	2.18%	0.91%
Total	5717	341082		1.68%	2299		0.67%	4764		1.40%

Sector-wise COVID Restructuring under RP 2.0 as on 30.06.2021 (₹ In Cr)				
RP Invoked and Implemented				
Sector	Standard advance as on 31.03.21	Restructured upto 30.06.21	% to respective sector STD adv	% to total Standard advance 31.03.21
Retail	67104	*2483	3.70%	0.73%
Agri	70037	195	0.28%	0.06%
MSME	61533	897	1.46%	0.26%
Corporate	142408	0	0.00%	0.00%
Total	341082	3575		1.05%

Sector	30.06.2020		31.03.2021		30.06.2021	
	Outstanding	Of which: Standard	Outstanding	Of which: Standard	Outstanding	Of which: Standard
Retail	331	268	1030	749	2053	1665
Agriculture	299	252	125	77	255	201
MSME	3584	3088	4821	3699	5929	4235
Corporate & Others	3622	1120	4501	1438	8902	5736
Total	7836	4727	10477	5963	17138	11837

*Includes non-priority retail sector

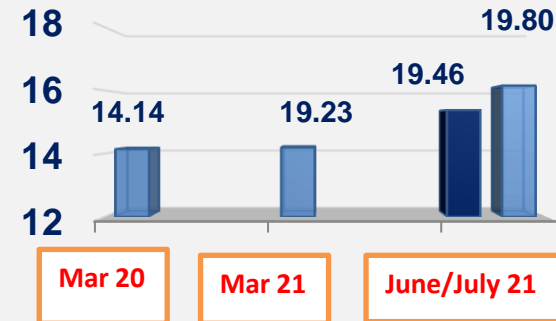
Financial Inclusion



Financial Inclusion – Performance

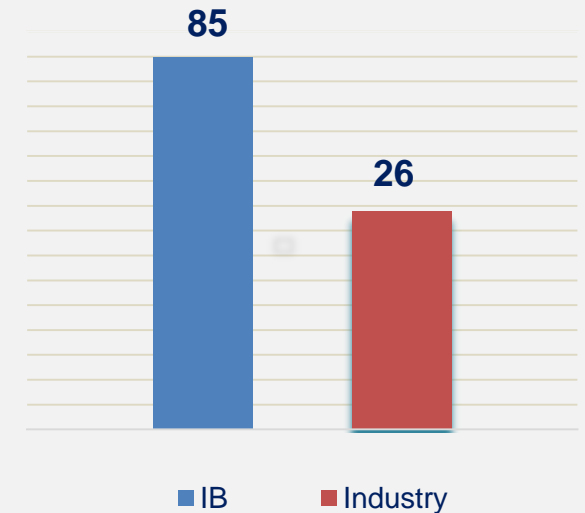
Parameters vis-à-vis Industry Bench Mark	As on June'21	Industry level June'21	Rank amongst all PSBs during FY 2020-21
Number of BCs engaged	9061	2,11,265	5 th
Market Share	4.30%		
Number of PMJDY Accounts (in Cr)	1.75	42.64	6 th
Market Share	4.10%		
Balance in PMJDY accounts (₹ in Cr)	6529.06	1,44,277	5 th
Market Share	4.52%		
PMJJBY Coverage (in lakhs)	26.80	1,027	
Market Share	2.60%		
PMSBY Coverage (in lakhs)	73.35	2,326	
Market Share	3.15%		

Atal Pension Yojana
(In lakhs)



5.09 lakh APY enrollment during FY 21

APY Industry Per branch
Average as on March 21

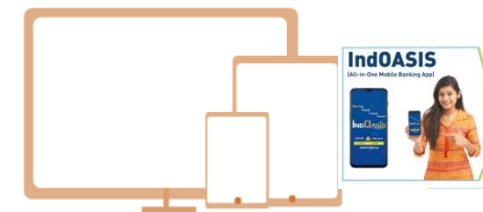


Runner up award for 'Best Performance' during APY campaign conducted by PFDR for FY 21

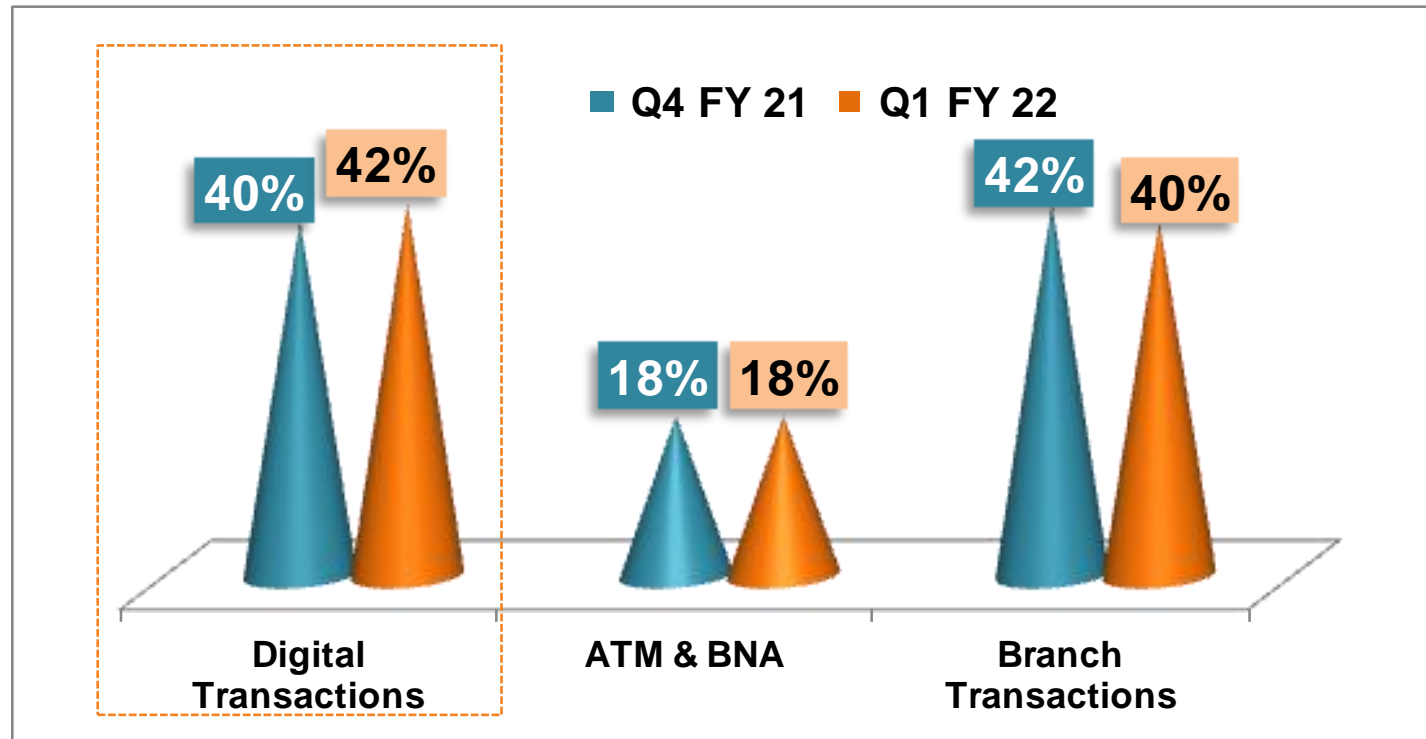
COVID 19 – Wellness Series

Wellness Series I by Dr Shreevidya Venkatraman		Wellness Series II by Dr Ramya Ranganathan		Wellness Series III by Dr Vineet Jain	
	Webinar on Wellness Series - I		Webinar on Wellness Series - II		Webinar on Wellness Series - III
Dr. Shreevidya Venkatraman Senior Consultant Internal Medicine MGM Health Care Chennai		Dr. Ramya Ranganathan B.Tech in Electronics (IIT Madras) PGDM (IIM Ahmedabad)		Dr. Vineet Jain MBBS, MD (Medicine) Associate Professor, HIMSR & HAH Hospital Jamia Hamdard, New Delhi	
Wellness Series IV by Dr Prabal Roy & Dr Jitender Kumar			Wellness Series V by Isha Foundation, Coimbatore		
	RETIREES' SPECIAL Webinar for IB and e-AB Retired Colleagues		Webinar on Wellness Series - IV		Webinar on Wellness Series - V
Dr. Prabal Roy MBBS & MS (Gen Surg) DNB (Gen Surg) Chairman & Managing Director Accord Superspeciality Hospital Faridabad		Dr. Jitender Kumar MBBS & MD (Medicine) DNB (Medicine), DM (Nephrology) Chairman-Nephrology & Kidney Transplant Dept. Accord Superspeciality Hospital Faridabad		International Day of Yoga (IDY) SPECIAL Webinar on Yoga by Isha Foundation, Coimbatore	

Digital Banking



Migration to Digital Channels



Transactions through Digital channels improved by 2% during Q1 FY 22

Digital Initiatives

1 Internet banking

- Integrated with new E-filing website (ITR E-filing 2.0)
- Enablement of Hot listing of Debit cards
- Introduction of LEI (Legal Entity Identifier) in NEFT/ RTGS transaction for large corporate customers
- Introduction of PFMS EPA (Electronic Payment Advice) Payment through Corporate Net Banking

2 Mobile Banking

- GST enablement in UPI as acquirer
- Positive Pay System in IndOASIS to confirm cheque details
- Enhancement of UPI 2.0 as acquirer
- Implementation of UDIR functionality in UPI as issuer
- IndOASIS -Added features: Home branch change updation of email ID hotlisting of ATM card

3 Credit Card

- Introduction of Online credit card application portal
- Introduction of EMI facility
- Launch of 3 variants of RuPay Credit Card viz. Rupay Platinum, Select & Classic. 400 Rupay credit cards issued since launch.

4 Digital lending

- Implementation of Loan Management System (LMS) to enable the Bank for end to end digital lending
- Integration of Digital Document Execution (DDE) with LMS system
- Number of loans sourced digitally-170

New customer additions in Q1 FY 22

Net banking
1.34 lakhs

Mobile banking
2.85 lakhs

UPI
5.92 lakhs

Digital Initiatives

5 Data Analytics & Business Intelligence

- 5 (DFS)Models under EASE 3.0 (AP2) for improving the loan portfolio through digital lending platform
- 23 Analytical models – Customer 360 – Single view of customer, Cross sell analytics, product profitability

6 Management Information System (MIS)

- Integration of Digital Passbook in Digilocker application
- Automation of DBT relief fund for TN Agricultural Department

7 Other Initiatives

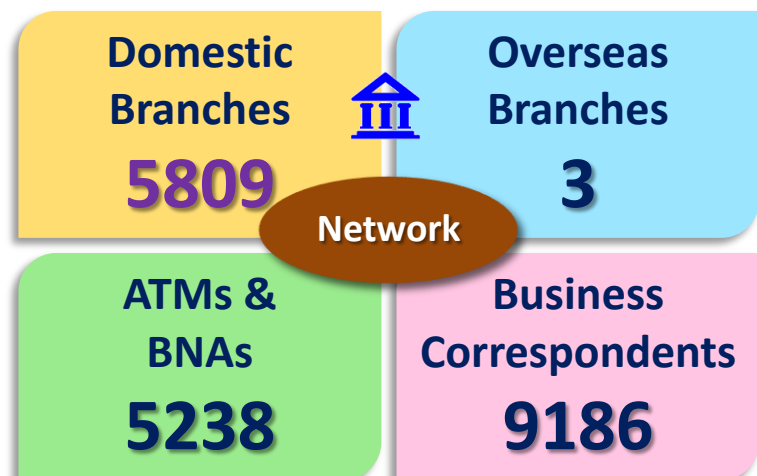
- Integrated Financial Management system (IFMS) online payment gateway facility for Odisha Treasury.
- Online Property Tax Collection facility for Directorate of Town Panchayat (DTP), Tamil Nadu
- Online collection facility through Vcollect plus- Corporate Customers of TNEB (Tamil Nadu Electricity Board) & Dial My trip.

Creating value through Digital Initiatives

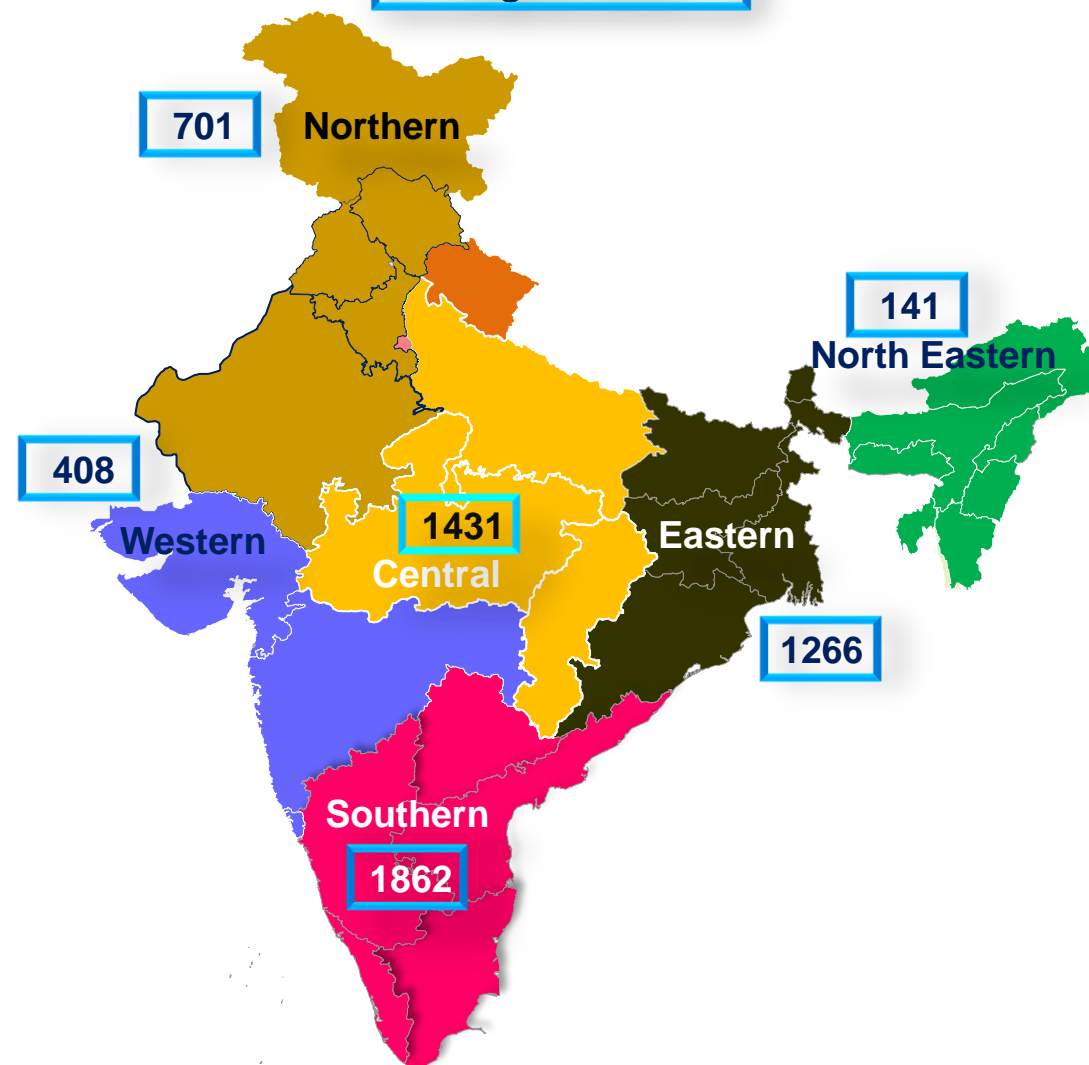
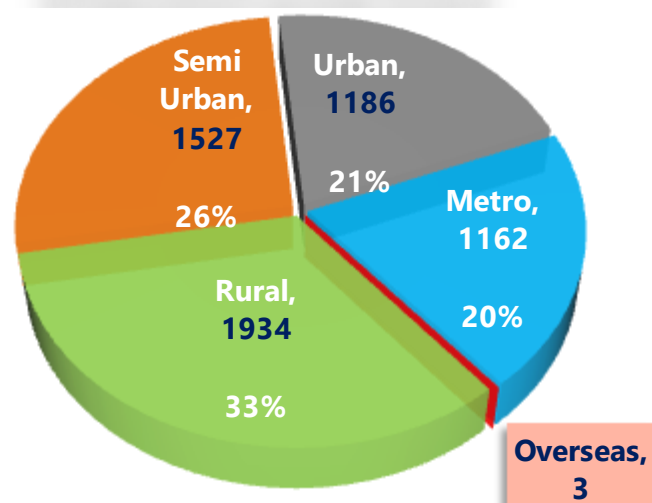


Business Network

Region-wise



Population group wise



Staff Position of the Bank

Category	Total	Male	Female	% of Female staff	Average age
Officers	24821	18056	6765	27	37
Clerks	12995	8444	4551	35	38
Sub-staff	2769	2381	388	14	47
Full Time Sweepers	311	234	77	25	45
Total	40896	29115	11781	28	38

HRMS Project Phase I is under progress – System enabled automated Staff benefit payments implemented

Performance Management System (PMS) is being implemented with 360 degree focus on individual KRA/KPI for Officers

IB Digi Doctor – M/S Practo Online Doctor consultation service to benefit both regular and retired employees

Various Covid 19 initiatives viz., Oxygen Concentrators, vaccination camps, Financial relief, Compassionate appointments have been taken up to support the affected employees and their families

HR
Initiatives

Focus on creating diversified talent pool

Amalgamation / Transformation



Amalgamation

Rationalisation / Reorganisation of Offices/Branches

- A broad roadmap for rationalization of Administrative Offices like FGMOs, ZOs, Inspection centres, besides Service Branches, SAM Branches, Corporate Branches and General Branches was drawn up

231 Branches (Against the planned rationalisation of 200 by Mar'22)	3 LCBs (Chennai, Mumbai and New Delhi)	5 Service Branches (Chennai, Delhi, Mumbai, Bhubaneswar and Lucknow)	Fx Processing Centre
25 Zonal Offices	13 Currency chests (Merger of 4 more CCs under progress)	6 SAM branches (Ahmedabad, HyderabadChennai, Mumbai, Delhi and Kolkata)	6 Staff Training Centres

Transformation Roadmap



24 high level initiatives and 150 other initiatives - Identified for carrying out the Transformation Roadmap -
Leadership development , IT operating model, Digital lending etc

Transformational initiatives embarked for implementation



Digital Transformation, Transformation in operating models, Leadership Development Plan and Performance Management System (PMS)



To introduce end to end Digital lending process, revamping of IT and Digital operating models



To enhance the functionality of existing channels, new ways of working, improving the control and Governance by enhancing the effectiveness

Initiatives

MSME Prerana (Business Mentoring Program for MSMEs)

Inauguration in the State of Telangana by Shri K T Rama Rao, Hon'ble Minister for Municipal Affairs and Urban Development, Industries & Commerce and IT

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



MSME Prerana has been successfully covered in the states of Uttar Pradesh, Tamil Nadu, Pondicherry, Maharashtra, Telangana and Uttarakhand



Ind Spring Board ...
Financing for Start-ups



IIT, Chennai



IISc, Bangalore



Chennai
Angels

Entered into
MOU with

Awards & Accolades

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

CIO Circle of Excellence Platinum Award



Shri Deepak Sarda, GM (ITD/CTO) receiving Platinum Award for the Bank in CIO Circle of Excellence award organised by CNBC, TV 18 in collaboration with CISCO

Joint Venture & Subsidiary

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD



**Universal Sampo
General Insurance Co. Ltd.**

Suraksha, Hamesha Aapke Saath

1
Incorporated &
licensed in 2007

Fully operational in
April 2009

2
Consortium of
credible Public &
Private Corporate
entities from India
and Sampo of
Japan as promoter

3
Break-even in the
5th year (FY 13-14)

Profitable ever
since

4
CAGR
(FY 10 to FY 21) :
13.27%

5
30.06.21 (Provisional)

Solvency ratio: 2.07
Net worth: ₹1052 Cr



Indbank

Merchant Banking Services Ltd
(A Subsidiary of Indian Bank)

- 1**
- In the business of
Stock Broking &
DP
 - Listed on BSE

2
Banks
shareholding is
64.84%




3
30.06.21 (QoQ)
Stock Income: Increased
by 58.21 %
Broking

Operating Profit
₹ 134.93 lakhs
34.38% ↑

Net Profit
₹ 135.68 lakhs
132.67% ↑

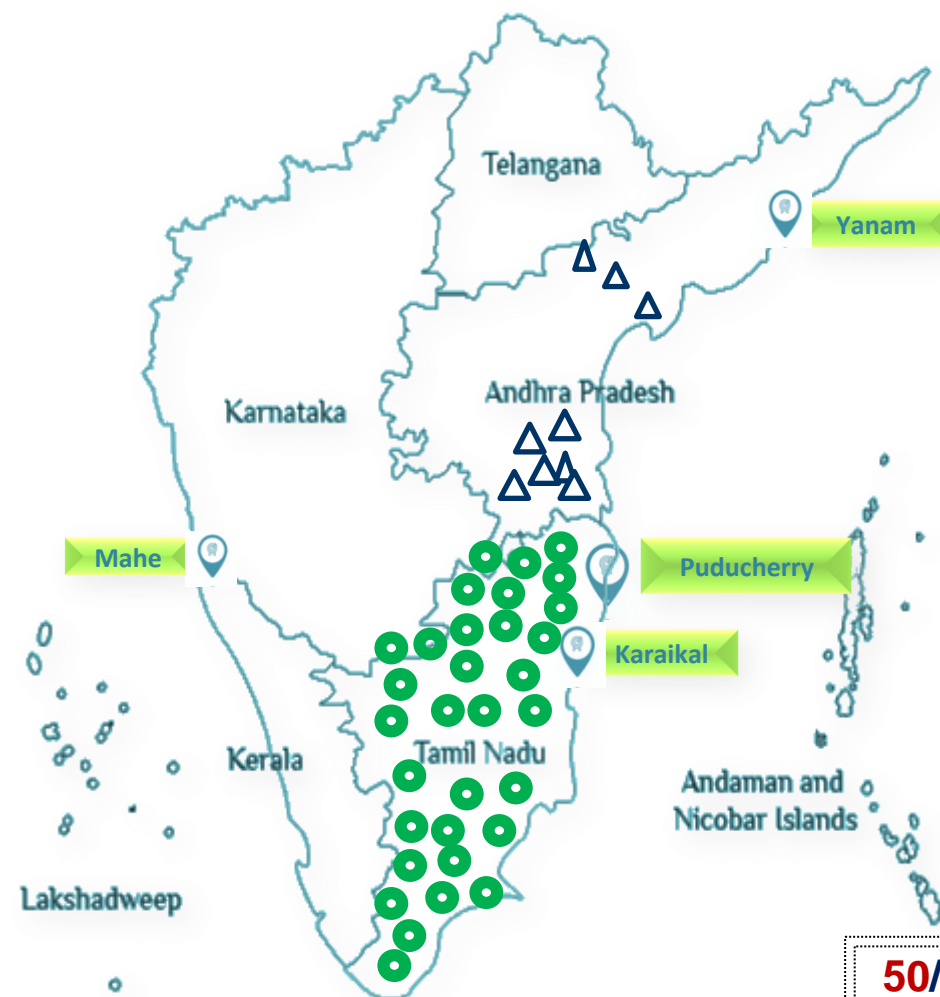
Regional Rural Banks (RRBs)

₹ in Cr

Parameters	30.06.2021		
			
	TNGB	SGB	PBGB
No. of branches	640	225	44
Business	32090	15182	1752
Operating Profit	250	69	7
Net Profit	132	62	4
Gross NPA %	2.10	1.75	2.01
Net NPA %	0.51	0.00	0.00
CRAR	13.35	15.14	11.73

Area of operation

Tamil Nadu Grama Bank ●
Saptagiri Grameena Bank ▲
Puduvai Bharathiar Grama Bank ○



Strategies and focus areas



Strategies and focus areas

Digital Transformation

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

Leverage Balance Sheet Strength

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

Revenue Maximization

- Focus on fee income
- Increasing cross selling

Cost optimization

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

Employee growth

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

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.

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

