

VISION

DELIVERING EXCELLENCE IN FINANCIAL SERVICES THROUGH CUSTOMER FOCUS, EMPLOYEE ENGAGEMENT AND SUSTAINABLE GROWTH.

INDIAN BANK



MISSION

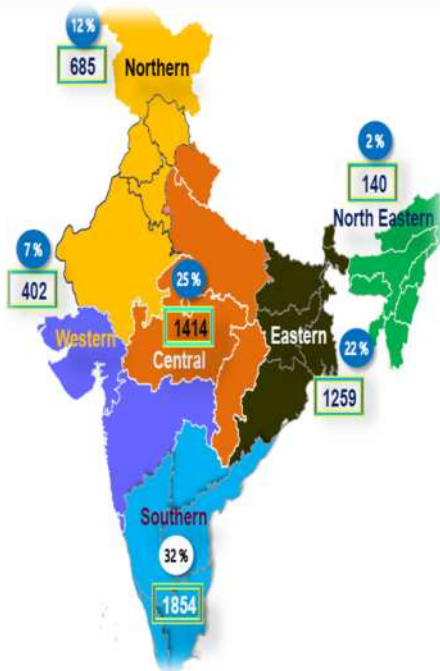
- BRING THE BEST OF INNOVATION AND TECHNOLOGY IN OUR OFFERINGS
- BE RESPONSIVE TO THE UNIQUE NEEDS OF EVERY CUSTOMER THROUGH ALL CHANNELS OF CHOICE
- TO PROVIDE VALUE TO STAKEHOLDERS
- EMPOWER AND ENGAGE OUR EMPLOYEES

TOP MANAGEMENT

MD & CEO:
SHRI S L JAIN

EDS:
SHRI SHENOY VISHWANATH V
SHRI IMRAN AMIN SIDDIQUI
SHRI ASHWANI KUMAR

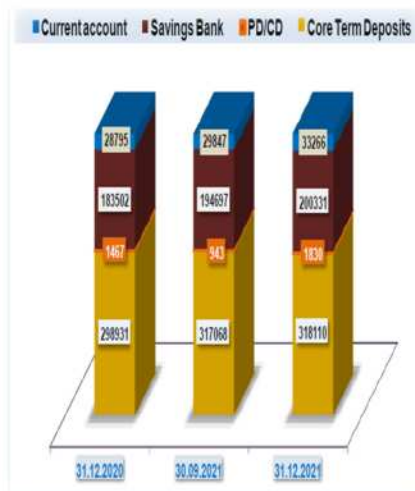
BRANCH NETWORK



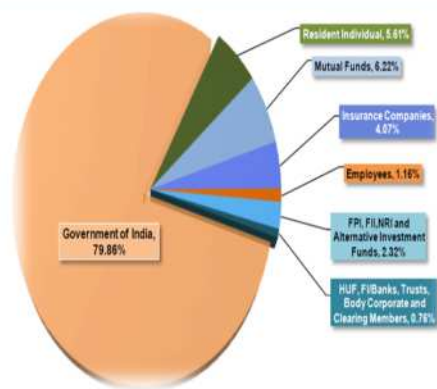
TOTAL BUSINESS

Rs 9.6 LAKH CRORE

DEPOSITS
Rs 5.6 LAKH CRORE



SHAREHOLDING PATTERN



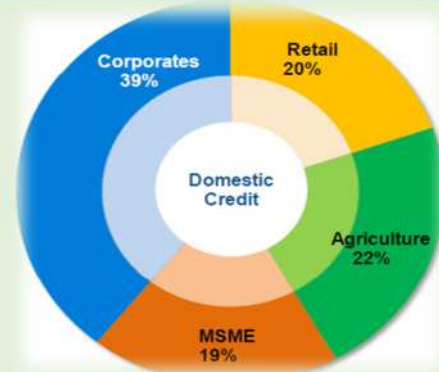
RATING- AT1& Tier 2 BONDS

Sl.No	AT 1 Bonds	Tier 2 Bonds
CARE	AA+ / Stable	AAA / Stable
CRISIL	AA+ / Stable	AAA / Stable
India Ratings and Research		AA+ / Stable
Brickwork Ratings		AAA / Stable

NETWORK DISTRIBUTION



ADVANCES Rs 4.0 LAKH CRORE



CAPITAL ADEQUACY

(Rs in Crores)

Parameters	31.12.2020	30.09.2021	31.12.2021
Capital	42474	47753	47274
Common Equity Tier I (CET 1)	31258	35126	34777
Additional Tier I	2500	1980	1980
Tier II	8716	10647	10517
Total Risk Weighted Assets	302005	300675	305509
CRAR %	14.06	15.88	15.47

*Equity Capital Rs 1650 Cr raised through QIP during the quarter Q1 FY 22

PERFORMANCE HIGHLIGHTS




Performance Highlights Q3 FY 22 (YoY)



REGIONAL RURAL BANKS (RRBs)

(₹ in Cr)

AS ON 31.12.2021

PARAMETER	 TNGB	 SGB	 PBGB
No. of Branches	641	226	44
Business	34359	16170	1662
Operating Profit	457	279	15
Net Profit	193	165	8
Gross NPA%	1.76	1.28	2.09
Net NPA%	0.20	0.00	0.00
CRAR %	12.93	16.31	11.39

PERFORMANCE RATIO %

PARAMETER (%)	AS ON	
	31/03/2021 (Annual)	31/12/2021 (NME)
GNPA	9.85	9.13
NNPA	3.37	2.72
PCR	82.12	85.49
ROE	10.63	12.24
ROA	0.50	0.62