



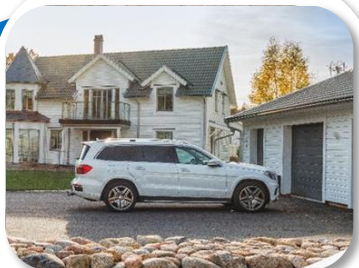
Harvest profits with advanced farming equipment...  
**IB Agri Jewel Loan**



Higher returns means happy second innings...  
**IB Golden Ager**



Let your assets assist you financially...  
**IND SME Mortgage**



Get the keys to happiness...  
**IB Home Loan & Vehicle Loan**

# Performance Analysis Q1 FY23



Bringing digital innovations for your comfort and ease..**IndOASIS App**...hassle-free banking

01	Performance Highlights	
02	Business Snapshot	
03	Financials	
04	Capital & Risk Management	
05	Asset Quality	
06	Financial Inclusion	
07	Digital Banking & Business Network	
08	Initiatives, Awards & Accolades	

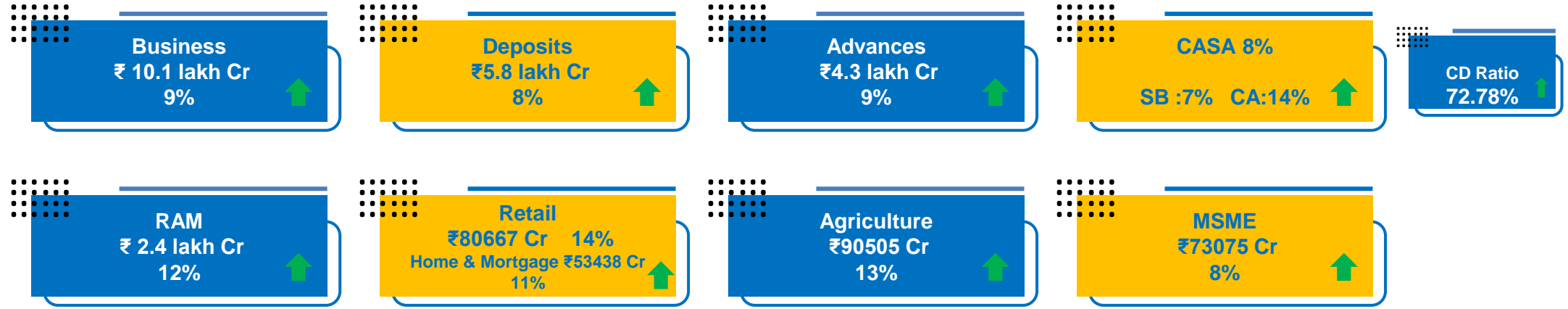
01

# Performance Highlights Q1 FY 23

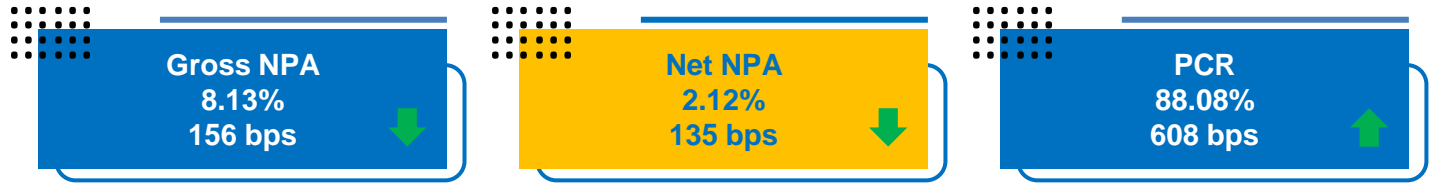


# Performance Highlights Q1 FY 23 (YoY)

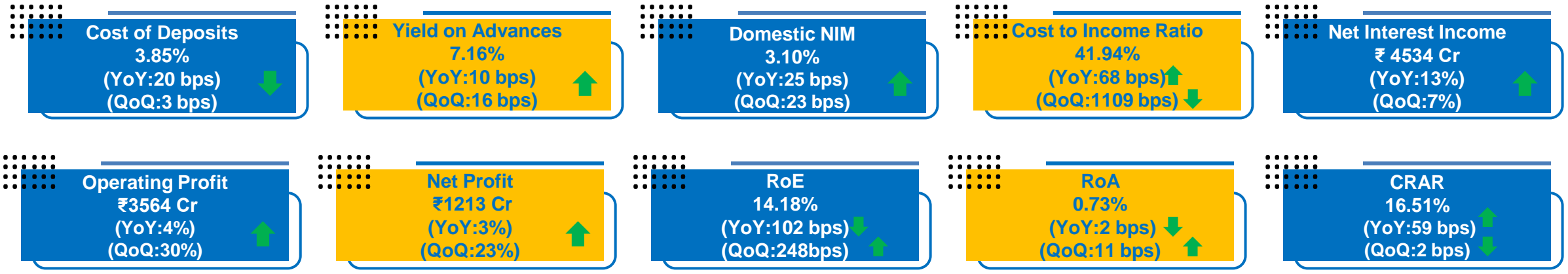
## Business



## Asset Quality



## Benchmark Ratios



02

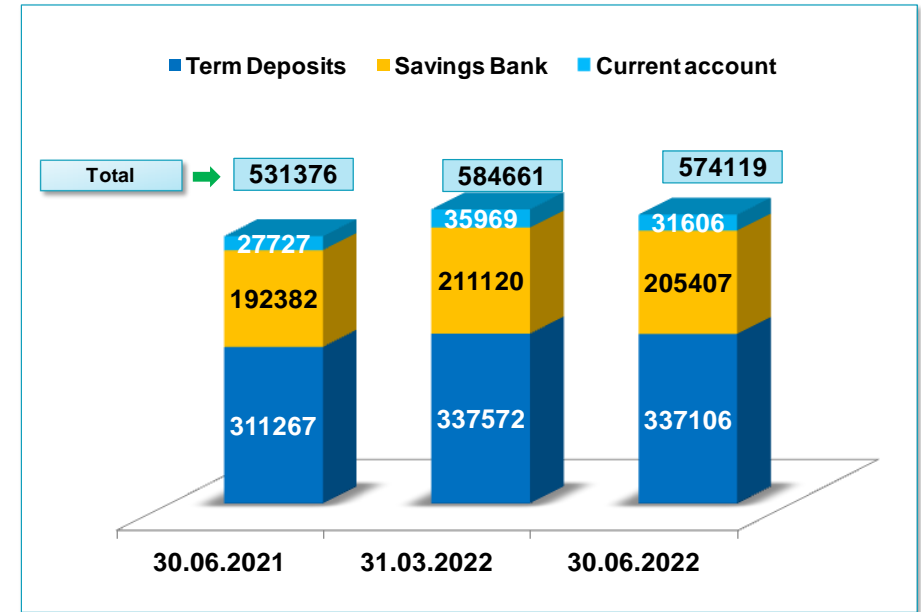
## Business Snapshot



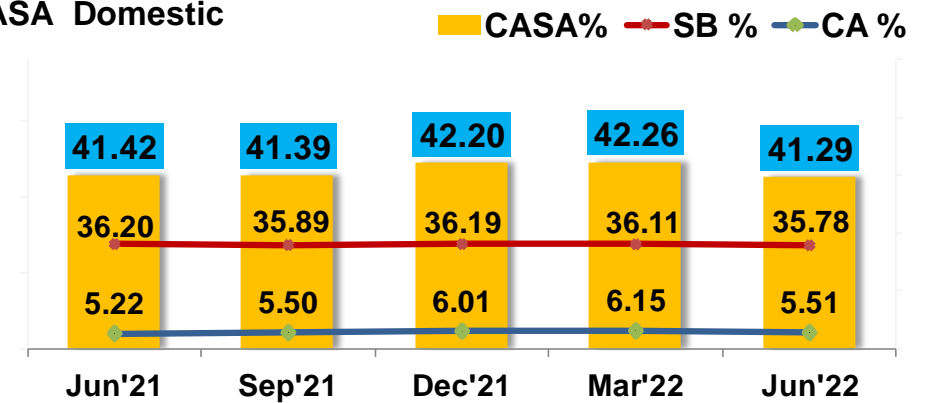
SI No	Parameter	30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)
<b>1</b>	<b>Deposits</b>	<b>540082</b>	<b>593618</b>	<b>584251</b>	<b>-2</b>	<b>8</b>
	Domestic	531376	584661	574119	-2	8
	Overseas	8706	8957	10132	13	16
	<b>Deposits breakup</b>					
	Current	28408	36720	32477	-12	14
	Savings	192466	211206	205490	-3	7
	<b>CASA</b>	<b>220874</b>	<b>247926</b>	<b>237967</b>	<b>-4</b>	<b>8</b>
	<b>CASA %</b>	<b>40.90%</b>	<b>41.77%</b>	<b>40.73%</b>		
	Term Deposits	319208	345691	346284	0.17	8
<b>2</b>	<b>Advances</b>	<b>389626</b>	<b>415625</b>	<b>425203</b>	<b>2</b>	<b>9</b>
	Domestic	377741	395698	399360	1	6
	Overseas	11885	19927	25843	30	117
	<b>CD Ratio %</b>	<b>72.14%</b>	<b>70.02%</b>	<b>72.78%</b>		
<b>3</b>	<b>Business</b>	<b>929708</b>	<b>1009242</b>	<b>1009454</b>	<b>0.02</b>	<b>9</b>
	Domestic	909117	980358	973479	-1	7
	Overseas	20591	28884	35975	25	75

₹ in Cr

## DOMESTIC DEPOSITS



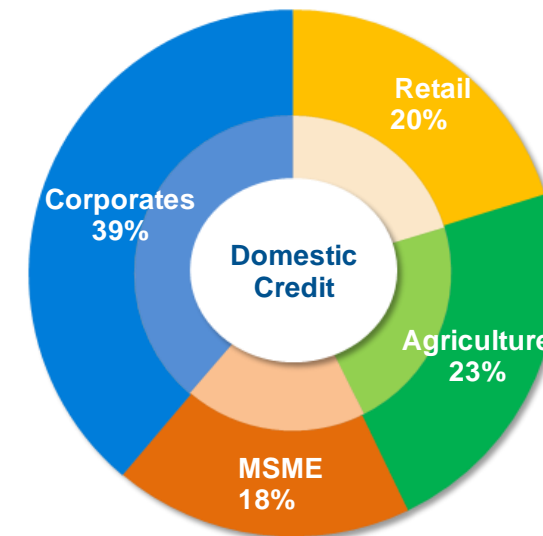
## CASA Domestic



# Advances (Domestic)

₹ in Cr

Sector	30.06.2021	31.03.2022	30.06.2022	YoY (%)
<b>Gross Advances-Domestic</b>	<b>377741</b>	<b>395698</b>	<b>399360</b>	<b>6</b>
Retail	70827	80433	80667	14
Agriculture	80272	88100	90505	13
MSME	67631	74167	73075	8
<b>Total (RAM)</b>	<b>218730</b>	<b>242700</b>	<b>244247</b>	<b>12</b>
RAM % to Gross Domestic Advances	57.9%	61.3%	61.2%	-
<b>Corporates</b>	<b>159011</b>	<b>152998</b>	<b>155113</b>	<b>-2</b>

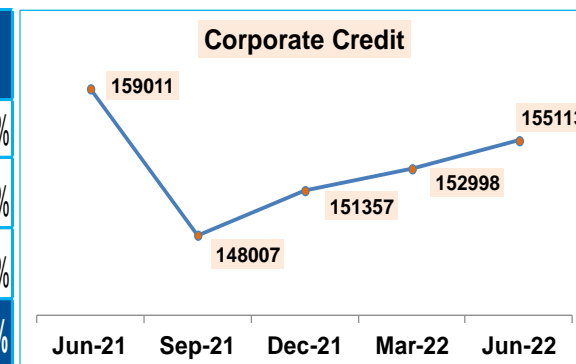


30.06.2022

Retail	30.06.2021	31.03.2022	30.06.2022	YoY (%)
Home Loan (Incl.Mortgage loans)	48108	53852	53438	11%
Auto Loan	3543	4198	4323	22%
Personal Loan	4119	5306	5420	32%
Jewel Loan Non Priority	3871	4787	5482	42%
Other Retail Loan	11186	12290	12004	7%
<b>Total Retail</b>	<b>70827</b>	<b>80433</b>	<b>80667</b>	<b>14%</b>

Agriculture	30.06.2021	31.03.2022	30.06.2022	YoY (%)
Crop Loans	64515	69051	70574	9%
Investment credit	7516	9241	10620	41%
Agri allied	2700	3192	3231	20%
Infrastructure & Ancillary	5541	6616	6080	10%
<b>Total Agriculture</b>	<b>80272</b>	<b>88100</b>	<b>90505</b>	<b>13%</b>

MSME	30.06.2021	31.03.2022	30.06.2022	YoY (%)
Micro	28588	30648	30705	7%
Small	29893	32176	30894	3%
Medium	9150	11343	11476	25%
<b>Total MSME</b>	<b>67631</b>	<b>74167</b>	<b>73075</b>	<b>8%</b>



30.06.2022

₹ in Cr

Segment	Mandatory Target	Achievement (Amt) (Excluding PSLC)	Achievement (Excluding PSLC)
<b>Priority Sector</b>	<b>136126</b>	<b>159653</b>	<b>46.91%</b>
Agriculture	61257	72464	21.29%
Small /Marginal Farmers	30628	37994	11.16%
Weaker Section	37435	46164	13.57%
Micro under MSME	25524	30103	8.85%
Non Corporate farmers	43322	72724	21.37%

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

### Performance under SHG as on 30.06.2022

- Nos : 3.31 lakh
- Balance Outstanding : ₹9690 Cr (YoY: 35%)
- No. of Women Beneficiaries: 43 lakhs
- Disbursements (Q1 FY23) : ₹2000 Cr

### Performance under PM SVANidhi as on 30.06.2022

- Nos : 2.43 lakh
- Cumulative Disbursements: ₹230 Cr

### Performance under STAND Up INDIA as on 30.06.2022

- Nos Disbursed : 7912
- Cumulative Disbursements: ₹2066 Cr  
**(Achievement: 84%)**



Sector	30.06.2021	% share to Gross Advances	31.03.2022	% share to Gross Advances	30.06.2022	% share to Gross Advances
<b>Infrastructure</b>	<b>61403</b>	<b>17</b>	<b>58521</b>	<b>15</b>	<b>58204</b>	<b>14</b>
Of which						
Power	18786	5	18543	5	18557	5
Port and Road Project	9749	3	9011	2	8980	2
Other infrastructure	32868	9	30967	8	30667	7
<b>Basic Metal</b>	<b>7883</b>	<b>2</b>	<b>8006</b>	<b>2</b>	<b>9280</b>	<b>2</b>
<b>Textiles</b>	<b>6507</b>	<b>2</b>	<b>7196</b>	<b>2</b>	<b>7031</b>	<b>2</b>
<b>Petroleum and Coal Products</b>	<b>4344</b>	<b>1</b>	<b>8093</b>	<b>2</b>	<b>6072</b>	<b>2</b>
<b>All Engineering</b>	<b>4735</b>	<b>1</b>	<b>5246</b>	<b>1</b>	<b>5083</b>	<b>1</b>
<b>Food Processing</b>	<b>8783</b>	<b>2</b>	<b>8968</b>	<b>2</b>	<b>8863</b>	<b>2</b>
<b>Trade</b>	<b>27811</b>	<b>7</b>	<b>22806</b>	<b>6</b>	<b>22453</b>	<b>6</b>
<b>Commercial Real Estate</b>	<b>6446</b>	<b>2</b>	<b>7035</b>	<b>2</b>	<b>7112</b>	<b>2</b>
<b>Home Loans/Auto Loans/Other Retail</b>	<b>70827</b>	<b>19</b>	<b>80433</b>	<b>20</b>	<b>80667</b>	<b>20</b>
<b>Agriculture</b>	<b>80272</b>	<b>21</b>	<b>88100</b>	<b>22</b>	<b>90505</b>	<b>23</b>
<b>NBFC</b>	<b>44188</b>	<b>12</b>	<b>51130</b>	<b>13</b>	<b>53642</b>	<b>13</b>
<b>Others (Other Industries/Sectors)</b>	<b>54542</b>	<b>14</b>	<b>50164</b>	<b>13</b>	<b>50448</b>	<b>13</b>
<b>Total Domestic Advances</b>	<b>377741</b>	<b>100</b>	<b>395698</b>	<b>100</b>	<b>399360</b>	<b>100</b>

# Rating wise – Domestic Credit

₹ in Cr

- More than ₹10 Cr
- For CRE > ₹5 Cr

External Rating	30.06.2021		31.03.2022		30.06.2022	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
<b>Rated Exposure</b>						
AAA	30955	14%	37827	17%	40262	17%
AA	53072	24%	61530	27%	64109	28%
A	55491	25%	56875	25%	60455	26%
BBB	40744	20%	37288	17%	39423	17%
<b>Total BBB and above</b>	<b>180262</b>	<b>83%</b>	<b>193520</b>	<b>86%</b>	<b>204249</b>	<b>88%</b>
BB and below	<b>37405</b>	<b>17%</b>	<b>32422</b>	<b>14%</b>	<b>28509</b>	<b>12%</b>
Of which,						
PSU Accounts (More than INR 100 Crore)	11319	30%	10488	32%	6763	24%
Corporates (More than INR 100 Crore)	14302	38%	10359	32%	10768	38%
Others (Less than INR 100 Crore)	11784	32%	11575	36%	10978	38%
<b>Total Rated Exposure (A)</b>	<b>217667</b>	<b>83%</b>	<b>225942</b>	<b>83%</b>	<b>232758</b>	<b>82%</b>
<b>Unrated Exposure</b>						
PSU with Govt Guarantee	33173	75%	29682	63%	31188	63%
PSU without Govt Guarantee	6633	15%	10232	22%	10708	21%
Others	4558	10%	6803	15%	7936	16%
<b>Total Unrated Exposure (B)</b>	<b>44364</b>	<b>17%</b>	<b>46717</b>	<b>17%</b>	<b>49832</b>	<b>18%</b>
<b>Total (A+B)</b>	<b>262031</b>		<b>272659</b>		<b>282590</b>	

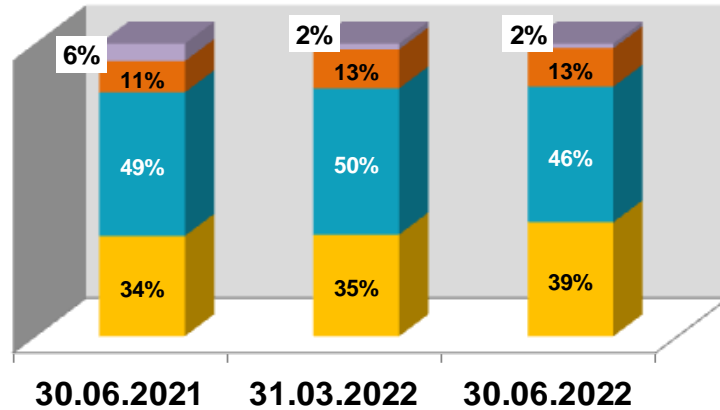
# Standard NBFC Advances

₹ in Cr

Standard NBFC	30.06.2021	%	31.03.2022	%	30.06.2022	%
NBFC - PSUs	4484	10%	4659	9%	5445	11%
NBFC - HFCs	18026	41%	20582	42%	21651	42%
NBFC - MFIs	1423	3%	2238	5%	2168	4%
NBFC - Others	20099	46%	21753	44%	22465	43%
<b>Total</b>	<b>44032</b>	<b>100%</b>	<b>49232</b>	<b>100%</b>	<b>51729</b>	<b>100%</b>

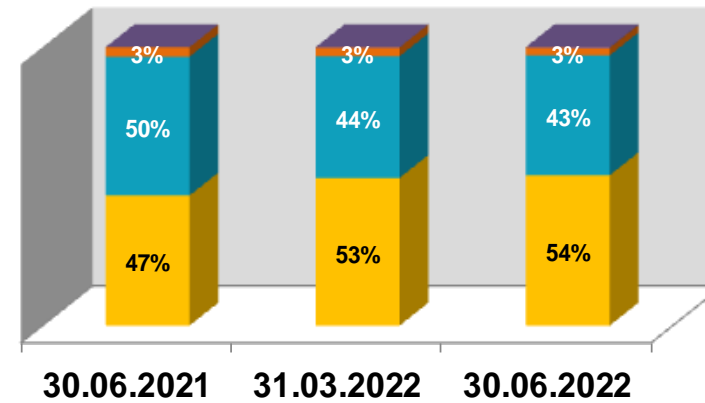
## Rating of Standard NBFCs

■ AAA ■ AA ■ A ■ BBB & Below



## Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & Below



98% is  
 rated A  
 and above

Standard NBFCs	30.06.2021	31.03.2022	30.06.2022
<b>NBFCs</b>			
Bank sponsored	2256	2260	2768
Private Inst & others	41776	46972	48961
<b>Total</b>	<b>44032</b>	<b>49232</b>	<b>51729</b>

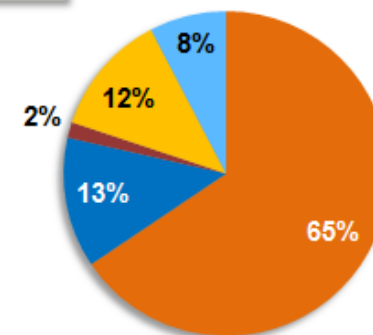
Out of Std NBFCs	30.06.2021	31.03.2022	30.06.2022
<b>HFCs</b>			
Bank sponsored	1942	1881	2373
Private Institutions	16084	18701	19278
<b>Total</b>	<b>18026</b>	<b>20582</b>	<b>21651</b>

₹ in Cr

Details	30.06.2021	31.03.2022	30.06.2022	YoY (%)
<b>SLR Investments</b>	<b>143860</b>	<b>140538</b>	<b>146638</b>	<b>2</b>
<i>Of which</i>				
<b>Central Government Securities</b>	<b>75344</b>	<b>88284</b>	<b>89357</b>	<b>19</b>
<b>State Government Securities</b>	<b>43080</b>	<b>49634</b>	<b>47780</b>	<b>11</b>
<b>Treasury Bills</b>	<b>25431</b>	<b>2620</b>	<b>9501</b>	<b>-63</b>
<b>Other Approved Securities</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>-</b>
<b>Non SLR Investments</b>	<b>38759</b>	<b>37897</b>	<b>38205</b>	<b>-1</b>
<b>Total</b>	<b>182619</b>	<b>178435</b>	<b>184843</b>	<b>1</b>
(i) Held For Trading (HFT)	44	41	13	-71
(ii) Available For Sale (AFS)	71144	41931	52944	-26
(iii) Held To Maturity (HTM)	111431	136463	131886	18
<b>Total</b>	<b>182619</b>	<b>178435</b>	<b>184843</b>	<b>1</b>
<b>Modified Duration of AFS &amp; HFT portfolio</b>	<b>1.80</b>	<b>2.57</b>	<b>1.91</b>	

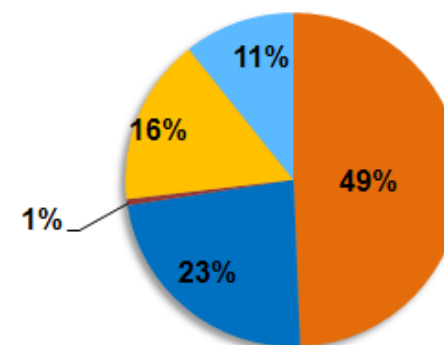
## AFS Book (YoY)

Jun' 21



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

Jun' 22



# Non SLR Investments

₹ in Cr

Details	Jun-21	Mar-22	Jun-22
PSU Bonds	1488	1319	1308
Corporate and Other Bonds	9935	10402	10732
Special Govt.Sec.(Excluding Recap Bonds)	1861	1793	1793
CG Recap.Bond	17927	17927	17927
Share of PSU/Corporate/Others	2141	2313	2352
Venture Capital Fund	112	171	192
Regional Rural Bank	27	27	27
Security Receipts	3804	3211	3136
Subsidiaries JV	225	225	225
Others	1239	509	513
<b>Total Non SLR Investment</b>	<b>38759</b>	<b>37897</b>	<b>38205</b>

03 Financials



# Operating Profit and Net Profit

₹ in Cr

SI No	Components	Quarter Ended					Year Ended
		30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)	31.03.2022
1	Interest Income	9624	9832	10154	3	6	38856
2	Interest Expenses	5629	5577	5620	1	-0.17	22128
<b>3</b>	<b>Net Interest Income (1-2)</b>	<b>3995</b>	<b>4255</b>	<b>4534</b>	<b>7</b>	<b>13</b>	<b>16728</b>
4	Non Interest Income*	1820	1573	1604	2	-12	6915
<b>5</b>	<b>Operating Income (3+4)*</b>	<b>5815</b>	<b>5828</b>	<b>6138</b>	<b>5</b>	<b>6</b>	<b>23643</b>
6	Operating Expenses	2399	3090	2574	-17	7	10926
<b>7</b>	<b>Operating Profit (5-6)*</b>	<b>3416</b>	<b>2738</b>	<b>3564</b>	<b>30</b>	<b>4</b>	<b>12717</b>
8	Provisions (excl. Taxes)	2558	1915	2219	16	-13	9513
<b>9</b>	<b>Profit Before Taxes (7-8)</b>	<b>858</b>	<b>823</b>	<b>1345</b>	<b>63</b>	<b>57</b>	<b>3204</b>
10	Provision for Taxes	-324	-161	132	-	-	-741
<b>11</b>	<b>Net Profit (9-10)</b>	<b>1182</b>	<b>984</b>	<b>1213</b>	<b>23</b>	<b>3</b>	<b>3945</b>

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

₹ in Cr

SI No	Components	Quarter Ended					Year Ended
		30.06.2021	31.03.2022	30.06.2022	QoQ (%)	YoY (%)	31.03.2022
1	Interest Income on Advances and Discount on Bills	6765	6635	7065	6	4	26928
2	Interest on investments	2772	2752	2767	1	-0.17	10965
3	Other interest income	87	445	322	-28	270	963
<b>4</b>	<b>Total Interest Income (1+2+3)</b>	<b>9624</b>	<b>9832</b>	<b>10154</b>	<b>3</b>	<b>6</b>	<b>38856</b>
5	Profit/Loss on Sale of Investments	615	249	105	-58	-83	1626
6	Recovery of bad debts	359	197	413	109	15	1612
7	Fee Income	466	813	627	-23	35	2555
8	Forex Income	153	274	357	30	133	690
9	PSLC Commission	246	152	287	89	17	571
10	Miscellaneous income	37	53	51	-4	38	204
11	Profit/Loss on Revaluation of Investments *	-56	-165	-236	-	-	-343
<b>12</b>	<b>Total Non Interest Income (5 to 11) *</b>	<b>1820</b>	<b>1573</b>	<b>1604</b>	<b>2</b>	<b>-12</b>	<b>6915</b>
<b>13</b>	<b>Total Income (4+12) *</b>	<b>11444</b>	<b>11405</b>	<b>11758</b>	<b>3</b>	<b>3</b>	<b>45771</b>

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



₹ in Cr

SI No	Components	Quarter Ended					Year Ended
		30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)	31.03.2022
1	Transaction fees	161	178	188	6	17	700
2	Loan processing charges	98	173	139	-20	41	574
3	Commission on Government business	10	30	13	-56	28	77
4	Commission on LC/BG	79	123	98	-20	24	408
5	Cross selling	10	34	20	-40	106	86
6	Income from PFMS operations	3	4	16	347	463	25
7	Rent on Lockers	21	35	35	-1	67	125
8	Misc fee Income	84	236	118	-50	40	560
<b>9</b>	<b>Fee Income ( 1 to 8)</b>	<b>466</b>	<b>813</b>	<b>627</b>	<b>-23</b>	<b>35</b>	<b>2555</b>

₹ in Cr

SI No	Components	Quarter Ended					Year Ended
		30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)	31.03.2022
1	Interest on deposits	5372	5198	5308	2	-1	20936
2	Interest on borrowings	213	148	91	-38	-57	248
3	Other interest expenses	44	231	221	-4	402	944
<b>4</b>	<b>Total Interest Expenses (1+2+3)</b>	<b>5629</b>	<b>5577</b>	<b>5620</b>	<b>1</b>	<b>-0.17</b>	<b>22128</b>
5	Salary	1158	1310	1195	-9	3	4768
6	Employees Benefit	308	639	344	-46	12	1927
<b>7</b>	<b>Staff Expenses (5+6)</b>	<b>1466</b>	<b>1949</b>	<b>1539</b>	<b>-21</b>	<b>5</b>	<b>6695</b>
<b>8</b>	<b>Overheads</b>	<b>933</b>	<b>1141</b>	<b>1035</b>	<b>-9</b>	<b>11</b>	<b>4231</b>
<b>9</b>	<b>Operating Expenses (7+8)</b>	<b>2399</b>	<b>3090</b>	<b>2574</b>	<b>-17</b>	<b>7</b>	<b>10926</b>
<b>10</b>	<b>Total Expenses (4+9)</b>	<b>8028</b>	<b>8667</b>	<b>8194</b>	<b>-5</b>	<b>2</b>	<b>33054</b>

₹ in Cr

SI No	Components	Quarter Ended					Year Ended
		30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)	31.03.2022
1	Rent, Taxes & Lighting	128	173	128	-26	0.17	614
2	Depreciation	151	145	135	-7	-10	597
3	Insurance	178	190	198	4	11	742
4	Travelling and Halting	37	52	46	-11	26	196
5	Postage, Telecommunications etc.	30	25	23	-9	-26	110
6	Repairs and Maintenance	37	83	34	-59	-9	244
7	Printing and Stationery	11	37	30	-18	167	85
8	ATM Issuer Fee paid	75	116	105	-9	39	409
9	Others	286	320	336	5	17	1234
<b>10</b>	<b>Overheads (1 to 9)</b>	<b>933</b>	<b>1141</b>	<b>1035</b>	<b>-9</b>	<b>11</b>	<b>4231</b>

# Provisions and Net Profit

₹ in Cr

SI No	Components	Quarter Ended					Year Ended 31.03.2022
		30.06.2021	31.03.2022	30.06.2022	Q-o-Q (%)	YoY (%)	
1	Operating Profit *	3416	2738	3564	30	4	12717
2	Total Provisions *	2234	1754	2351	34	5	8772
	Of which						
	NPA - Advances	1747	2046	2002	-2	15	8447
	NPA - Investments	71	1	386	-	-	111
	Standard advances	702	-95	-204	-	-	962
	Income-tax	-324	-161	132	-	-	-741
	Others	38	-37	35	-	-	-7
3	Net Profit (1-2)	1182	984	1213	23	3	3945

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

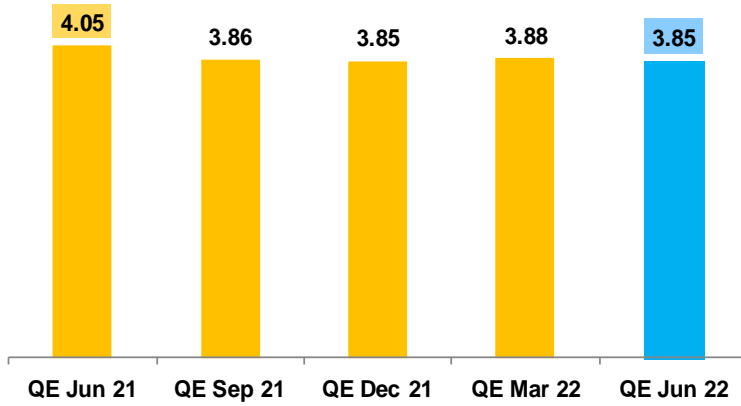
% annualised

SI No	Parameters	Quarter Ended			Year Ended
		30.06.2021	31.03.2022	30.06.2022	31.03.2022
1	Cost of Deposits	4.05	3.88	3.85	3.97
2	Cost of Funds	4.08	3.80	3.83	3.90
3	Cost to Income Ratio *	41.26	53.03	41.94	46.21
4	Yield on Advances	7.06	7.00	7.16	7.21
5	Yield on Investments	6.20	6.43	6.32	6.25
6	Return on Assets (RoA)	0.75	0.62	0.73	0.63
7	Net Interest Margin (NIM) Domestic	2.85	2.87	3.10	2.91
8	Return on Investments (Domestic)	7.39	6.59	6.42	6.86
9	Return on Average Networth (RoE)	15.20	11.70	14.18	12.13
10	Earnings per Share (₹)	41.57	31.61	38.97	32.38
11	Book Value per Share (₹)	284.75	269.98	279.63	269.98
12	Business per Employee (₹ in Cr)	22.74	25.20	25.18	25.20
13	Business per Branch (₹ in Cr)	159.02	174.90	175.30	174.90
14	Net Profit per Employee (₹ in lakhs)	11.63	9.89	12.18	9.91

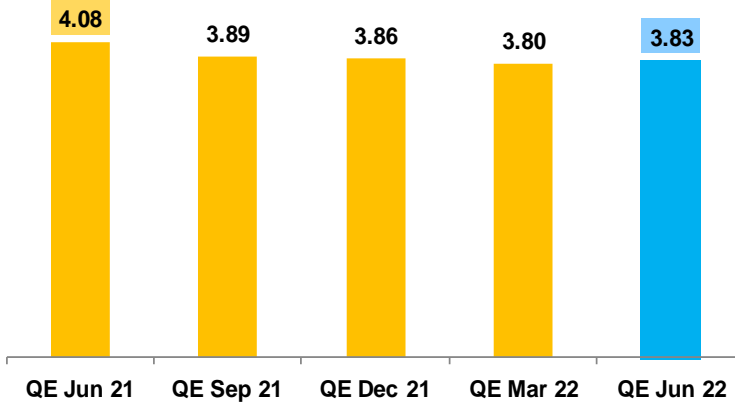
\* Figures of earlier period have been regrouped wherever necessary to confirm the current year classification - In the light of RBI Master Direction on Financial Statements – Presentation and Disclosures dated 30.08.21

% annualised

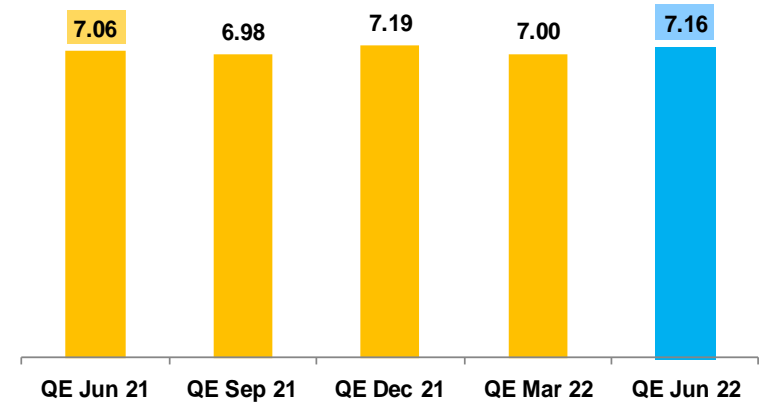
**Cost of Deposits (%)**



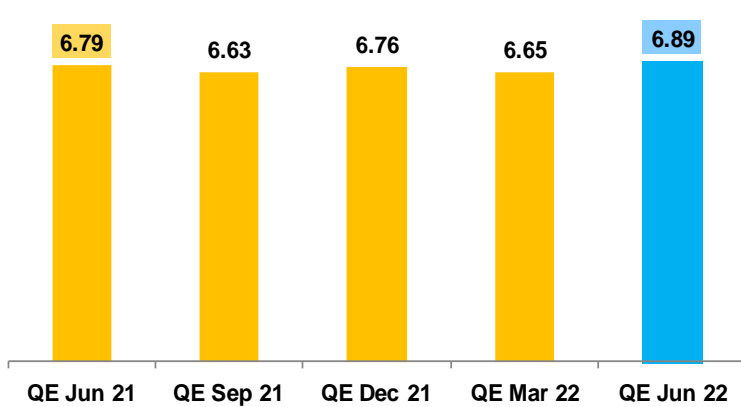
**Cost of Funds (%)**



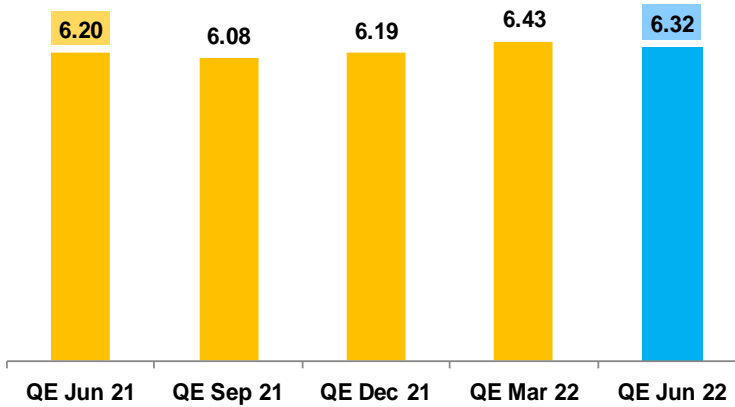
**Yield on Advances (%)**



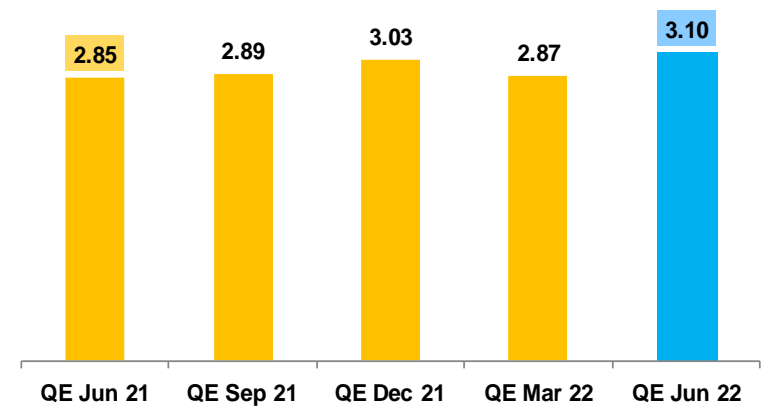
**Yield on Funds (%)**



**Yield on Investments (%)**



**NIM (Domestic) (%)**



04

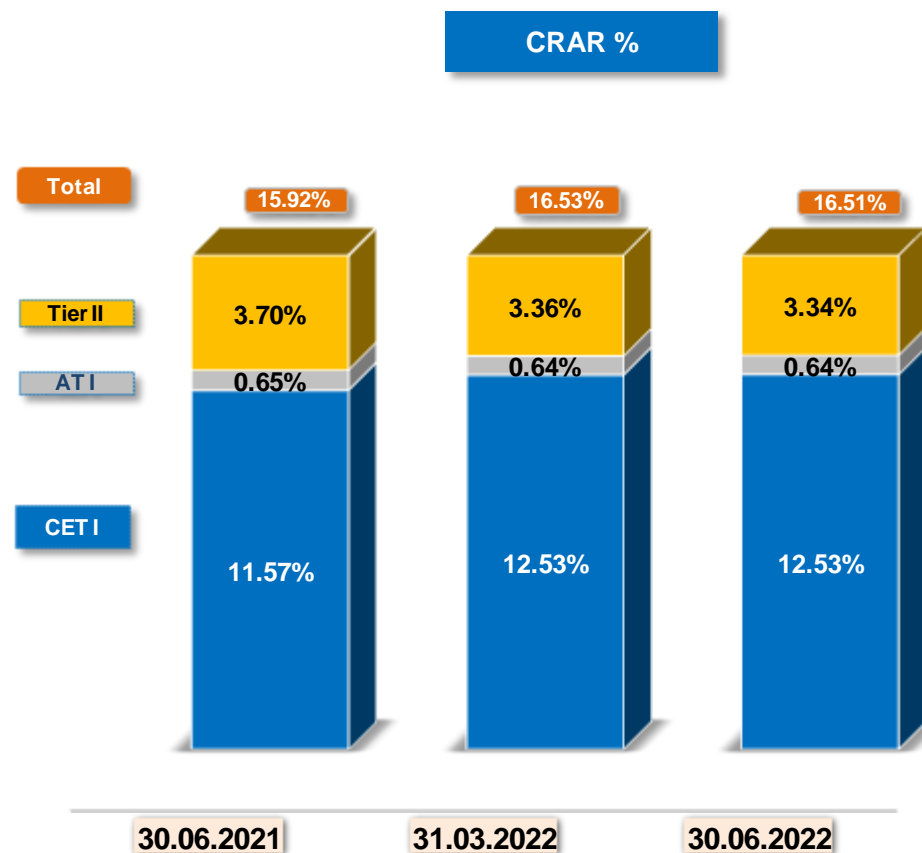
## Capital & Risk Management



₹ in Cr

Parameters	30.06.2021	31.03.2022	30.06.2022
Capital	48613	51100	50993
Common Equity Tier I (CET 1)	35331	38725	38680
Additional Tier I	1984	1980	1980
Tier II	11298	10395	10333
Total Risk Weighted Assets	305425	308938	308819
CRAR %	15.92	16.53	16.51

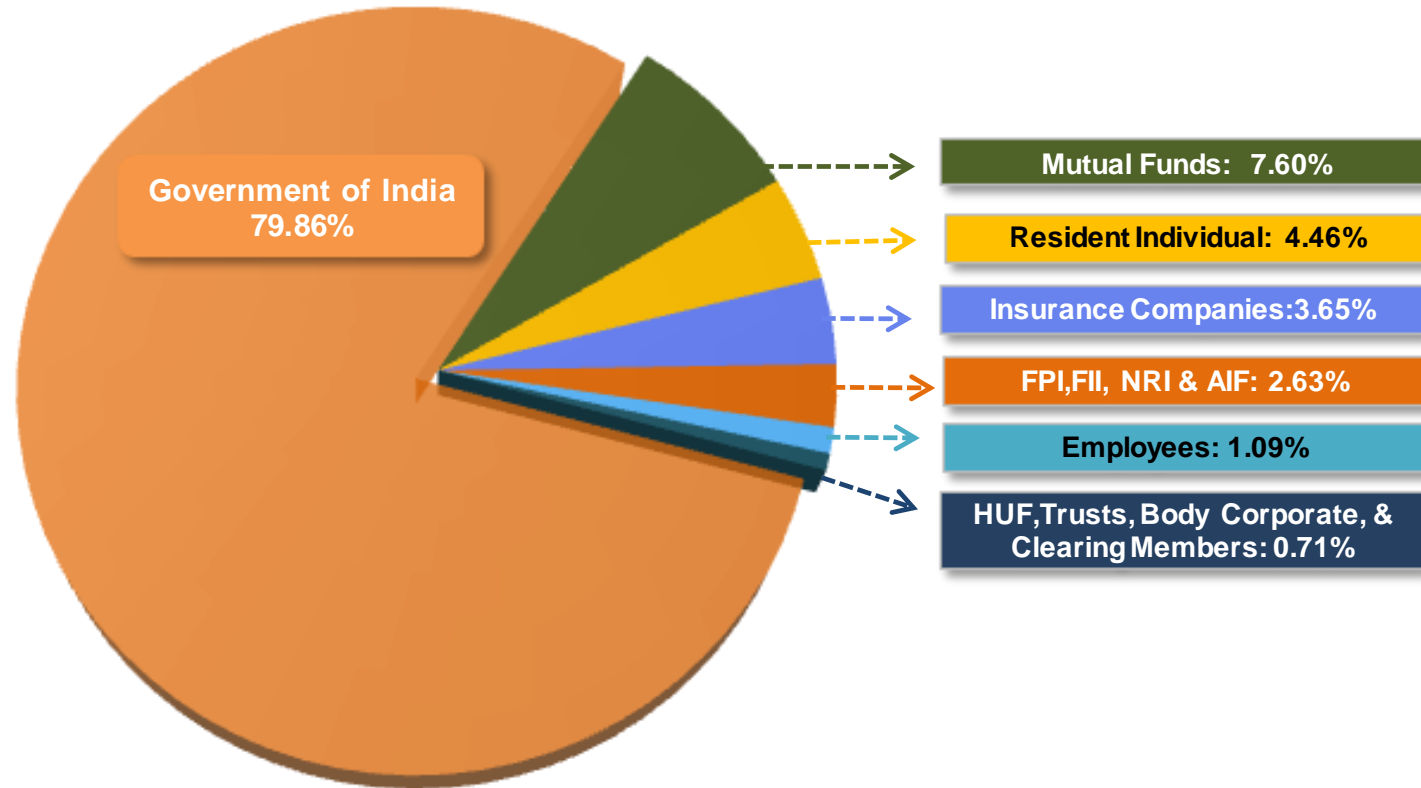
S. No	Risk Weighted Assets (RWA)	30.06.2021	31.03.2022	30.06.2022
1	Credit	254925	261043	256100
	Density	65.43%	62.81%	60.23%
	Of which			
	Retail	43235	48854	47084
	Density	61.04%	60.74%	58.37%
	Agriculture	28873	29391	29623
	Density	35.97%	33.36%	32.73%
	MSME	50252	50184	47591
	Density	74.30%	67.66%	65.13%
2	Market	17114	14509	15188
	Density	24.08%	35.97%	29.77%
3	Operational	33386	33386	37531
	Density	--	--	--





# Share Holding

30.06.2022



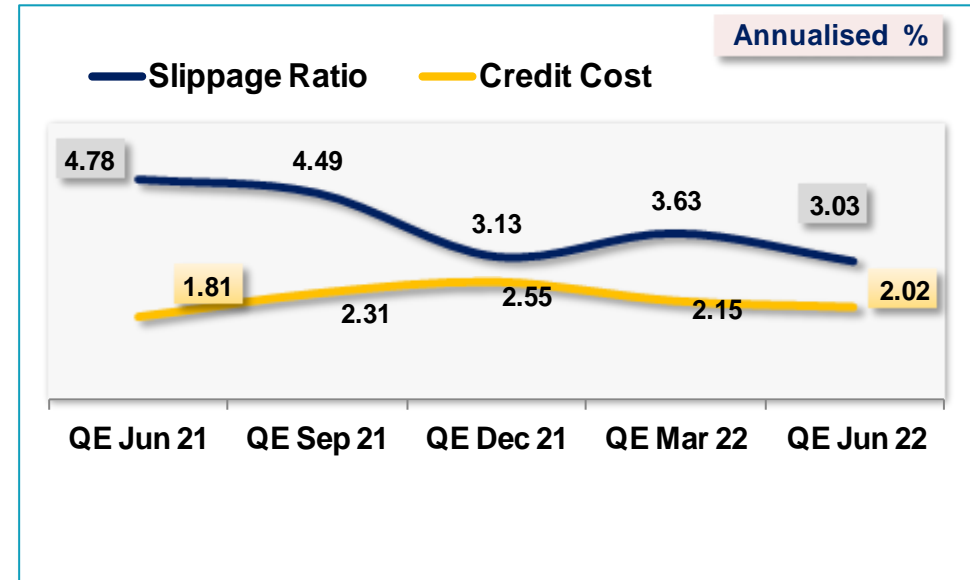
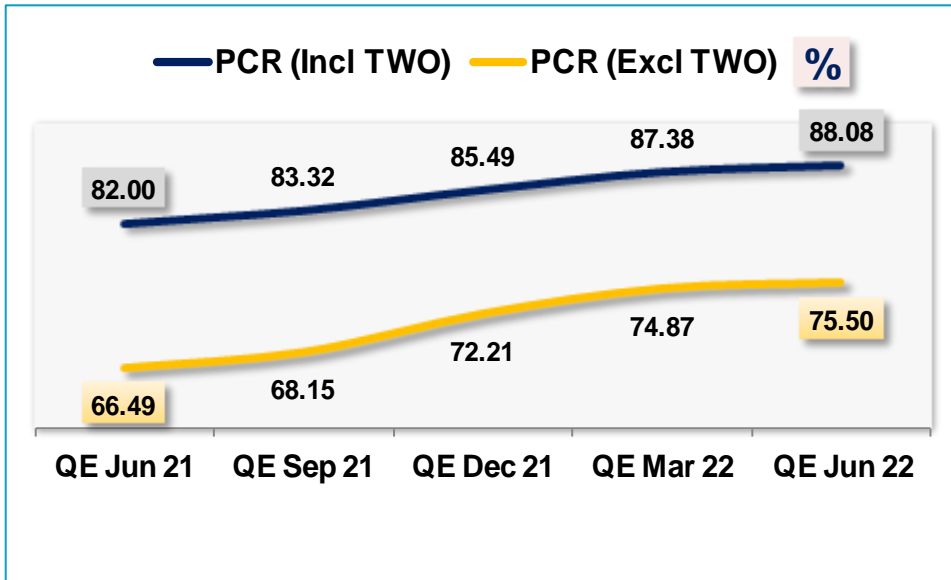
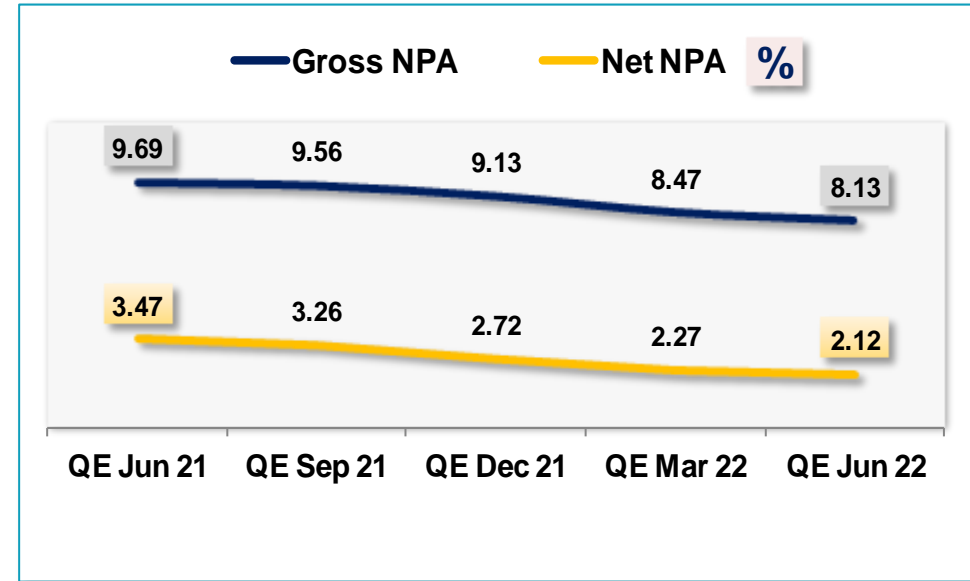
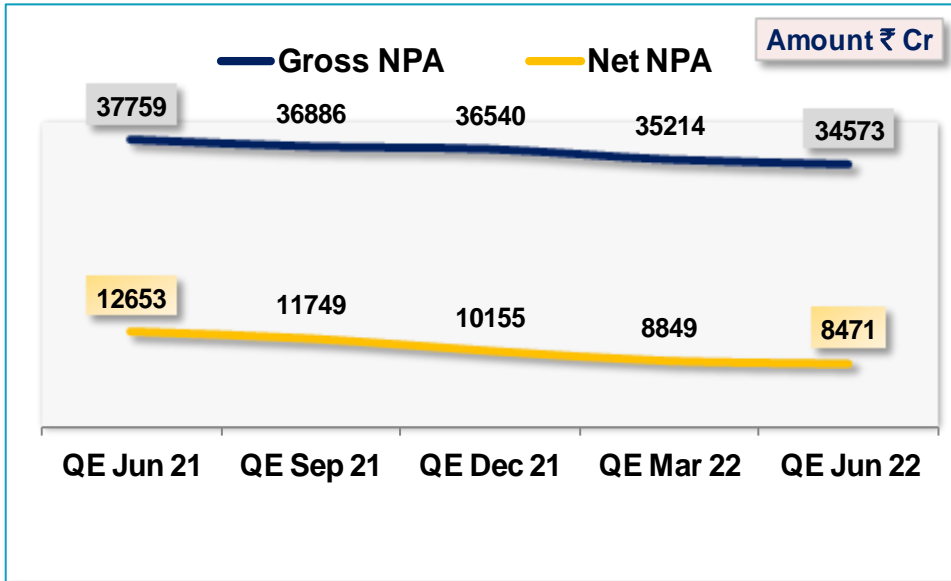
Pattern of Equity Shareholding Shareholder	%
Promoters	79.86
Public & Others	20.14
<b>Total</b>	<b>100</b>

05

# Asset Quality



# Asset Quality - Ratios



# Movement of NPA

₹ in Cr

## Fresh slippages

S No	Details	Quarter Ended			Year Ended
		30.06.2021	31.03.2022	30.06.2022	31.03.2022
1	<b>Gross NPA opening balance</b>	<b>38455</b>	<b>36540</b>	<b>35214</b>	<b>38455</b>
	<b>ADDITIONS :</b>				
	Fresh Slippages	4204	3298	2885	9807
	To old NPAs / Others	208	70	204	358
2	<b>Sub-Total</b>	<b>4412</b>	<b>3368</b>	<b>3089</b>	<b>10165</b>
	<b>LESS:</b>				
	Cash Recovery	657	1135	929	3475
	Upgradation	1647	1376	648	1574
	Technical Write off	2713	1693	1974	7057
	Normal Write off	91	480	178	1290
	Exchange difference	0	10	0	10
3	<b>Sub-Total</b>	<b>5108</b>	<b>4694</b>	<b>3729</b>	<b>13406</b>
4	<b>Gross NPA closing Balance (1+2-3)</b>	<b>37759</b>	<b>35214</b>	<b>34573</b>	<b>35214</b>
	<b>Gross NPA%</b>	<b>9.69</b>	<b>8.47</b>	<b>8.13</b>	<b>8.47</b>
5	Provisions	24509	25761	25470	25761
6	Others (Interest Realisable, etc.)	597	604	633	604
7	<b>Net NPA [4-(5+6)]</b>	<b>12653</b>	<b>8849</b>	<b>8471</b>	<b>8849</b>
	<b>Net NPA%</b>	<b>3.47</b>	<b>2.27</b>	<b>2.12</b>	<b>2.27</b>
	<b>AUC Recovery</b>	<b>359</b>	<b>197</b>	<b>412</b>	<b>1611</b>
	<b>MOI Recovery</b>	<b>139</b>	<b>101</b>	<b>111</b>	<b>455</b>
	<b>Total Cash Recovery</b>	<b>1155</b>	<b>1433</b>	<b>1452</b>	<b>5541</b>
	<b>Total Recovery (Cash +UPG)</b>	<b>2802</b>	<b>2809</b>	<b>2100</b>	<b>7115</b>
	<b>PCR % (including Technical Writeoff)</b>	<b>82.00</b>	<b>87.38</b>	<b>88.08</b>	<b>87.38</b>
	<b>PCR % (excluding Technical Writeoff)</b>	<b>66.49</b>	<b>74.87</b>	<b>75.50</b>	<b>74.87</b>
	<b>Slippage Ratio (%) (Annualised)</b>	<b>4.78</b>	<b>3.63</b>	<b>3.03</b>	<b>2.79</b>
	<b>Credit Cost (%)</b>	<b>1.81</b>	<b>2.15</b>	<b>2.02</b>	<b>2.25</b>

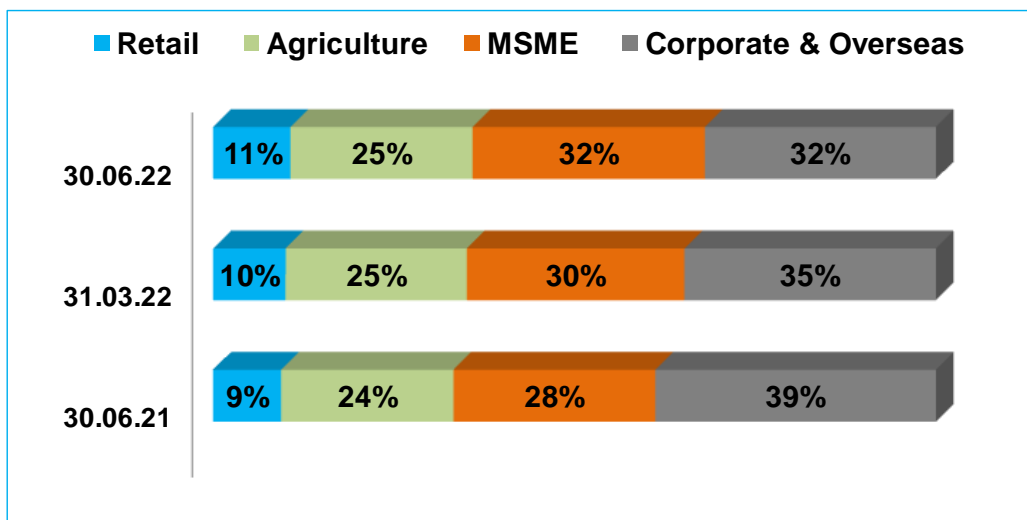
Category	Q1 FY 22	Q4 FY 22	Q1 FY 23	FY 22
Retail	712	477	527	1273
Agriculture	379	417	264	1730
MSME	2472	1431	1317	3873
<b>RAM</b>	<b>3563</b>	<b>2325</b>	<b>2108</b>	<b>6876</b>
Corporate	641	973	777	2931
<b>Total</b>	<b>4204</b>	<b>3298</b>	<b>2885</b>	<b>9807</b>

# NPA Position – Sector wise

₹ in Cr

S No	Sector	30.06.2021		31.03.2022		30.06.2022		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	<b>Retail Credit</b>	<b>3567</b>	<b>5.04%</b>	<b>3553</b>	<b>4.42%</b>	<b>80667</b>	<b>3699</b>	<b>4.59%</b>
	Of which							
	Home Loan	1478	3.61%	1402	3.01%	47119	1491	3.17%
	Education Loan	1055	22.86%	1211	26.18%	4562	1220	26.75%
	Vehicle Loan	250	7.06%	240	5.72%	4323	258	5.98%
2	<b>Agriculture</b>	<b>9044</b>	<b>11.27%</b>	<b>8884</b>	<b>10.08%</b>	<b>90505</b>	<b>8733</b>	<b>9.65%</b>
3	<b>MSME</b>	<b>10589</b>	<b>15.66%</b>	<b>10674</b>	<b>14.39%</b>	<b>73075</b>	<b>11125</b>	<b>15.22%</b>
4	<b>Corporate &amp; Overseas</b>	<b>14559</b>	<b>8.52%</b>	<b>12103</b>	<b>7.00%</b>	<b>180956</b>	<b>11016</b>	<b>6.09%</b>
5	<b>Total ( 1 to 4)</b>	<b>37759</b>	<b>9.69%</b>	<b>35214</b>	<b>8.47%</b>	<b>425203</b>	<b>34573</b>	<b>8.13%</b>
	<b>Priority</b>	<b>21071</b>	<b>14.56%</b>	<b>21136</b>	<b>14.20%</b>	<b>159653</b>	<b>21165</b>	<b>13.26%</b>

**Sector wise  
 GNPA to  
 Total NPA %**



₹ in Cr

## NCLT

Category	30.06.2022			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	7	2814	2814	100%
RBI List II	10	3429	3429	100%
Accounts filed by Bank	26	1579	1577	99.87%
Accounts filed by other Banks	181	16576	16477	99.40%
<b>Total</b>	<b>224</b>	<b>24398</b>	<b>24297</b>	<b>99.59%</b>

Recovery from NCLT	Q1 FY22		Q4 FY22		Q1 FY23		FY 2022	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	11	75	16	52	14	94	59	891
Under Liquidation	17	32	30	50	23	104	89	196
<b>Total</b>	<b>28</b>	<b>107</b>	<b>46</b>	<b>102</b>	<b>37</b>	<b>198</b>	<b>148</b>	<b>1087</b>

## NARCL

	Details	Total	Phase 1	Phase 2
Identified by NARCL	No of accounts	102	22	23
	Amount	198334	82496	32512
Indian Bank	No of accounts	34	8*	9
	Amount	5385	1910	1280

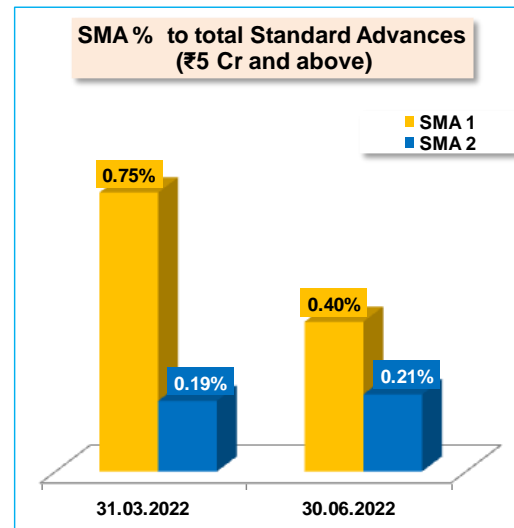
\* 3 accounts were resolved; balance in 5 accounts ₹1241 Cr

Invested ₹139.49 Cr as Equity in NARCL

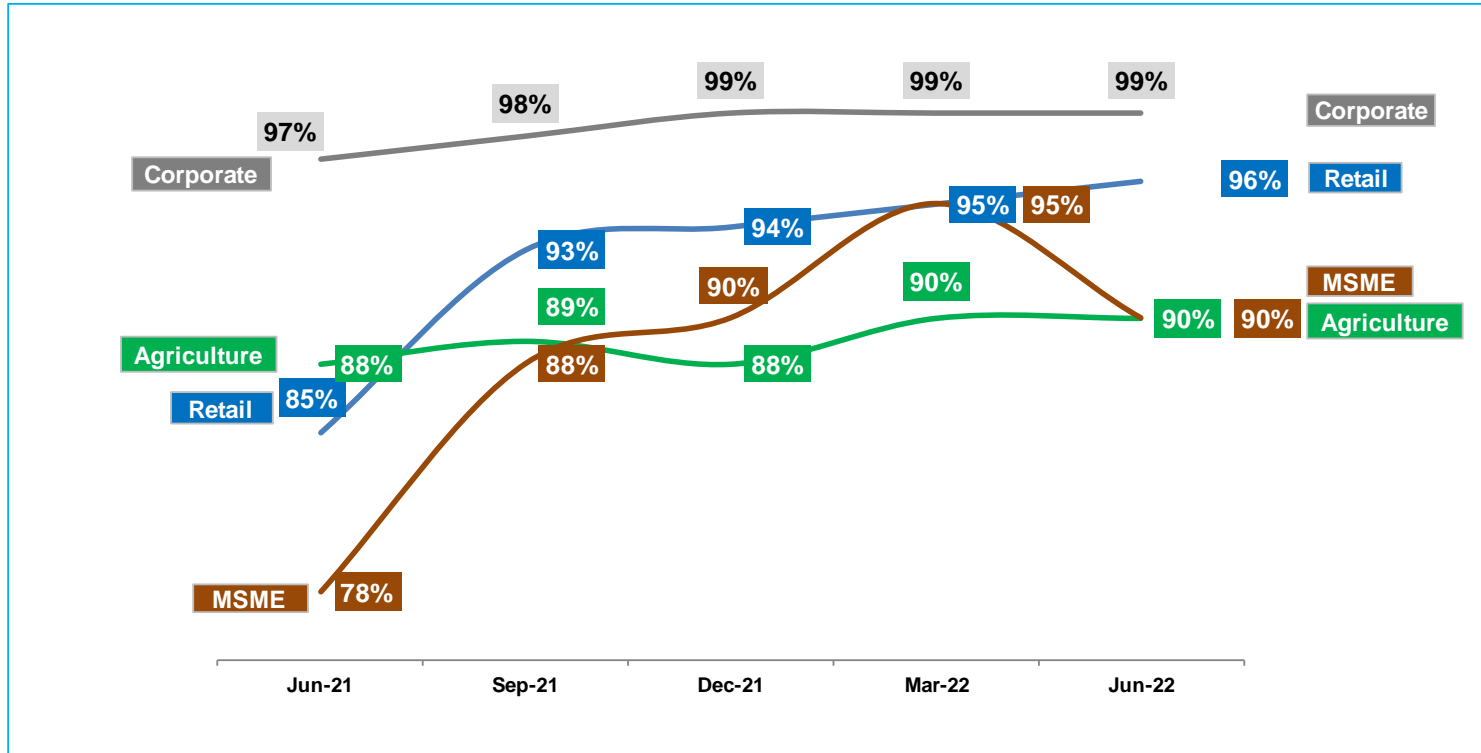
₹ in Cr

## SMA position ₹ 5 Cr and above

Sector	31.03.2022						30.06.2022					
	SMA 1	SMA 2	Total	Standard Advances as on 31.03.22	% to Respective Sector Standard Advances	% to Total Standard Advances	SMA 1	SMA 2	Total	Standard Advances as on 30.06.22	% to Respective Sector Standard Advances	% to Total Standard Advances
Retail	232	12	244	76880	0.32%	0.06%	62	35	97	76968	0.13%	0.02%
Agriculture	400	78	478	79216	0.60%	0.13%	230	108	338	81772	0.41%	0.09%
MSME	1693	579	2272	63493	3.58%	0.60%	1053	668	1721	61950	2.78%	0.44%
Corporate & Others	512	40	552	160822	0.34%	0.15%	229	0	229	169940	0.13%	0.06%
<b>TOTAL</b>	<b>2837</b>	<b>709</b>	<b>3546</b>	<b>380411</b>	<b>0.93%</b>	<b>0.93%</b>	<b>1574</b>	<b>811</b>	<b>2385</b>	<b>390630</b>	<b>0.61%</b>	<b>0.61%</b>



# Collection Efficiency



Collection efficiency from Jun'21 to Jun'22					
Sector	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Retail	85%	93%	94%	95%	96%
Agriculture	88%	89%	88%	90%	90%
MSME	78%	88%	90%	95%	90%
Corporate	97%	98%	99%	99%	99%
<b>Overall Collection</b>	<b>90%</b>	<b>93%</b>	<b>94%</b>	<b>95%</b>	<b>94%</b>



₹ in Cr

## COVID Restructuring

SECTOR	Outstanding as on 31.03.22 (Standard)		Reduction during the quarter			Outstanding as on 30.06.2022 (Standard)		Recovery Percentage
			Upgradation	Recovery	NPA			
	No	Amt	Amt	Amt	Amt	No	Amt	%
<b>Retail</b>	88122	7831	0	293	181	81527	7357	90.44%
<b>Agriculture</b>	29585	1158	0	62	36	25393	1060	86.22%
<b>MSME</b>	58024	7821	0	290	421	50068	7110	84.26%
<b>RAM Total</b>	<b>175731</b>	<b>16810</b>	<b>0</b>	<b>645</b>	<b>638</b>	<b>156988</b>	<b>15527</b>	<b>86.99%</b>
<b>Corporate</b>	16	1612	0	103	456	13	1053	94.80%
<b>Total</b>	<b>175747</b>	<b>18422</b>	<b>0</b>	<b>748</b>	<b>1094</b>	<b>157001</b>	<b>16580</b>	<b>87.94%</b>

06

# Financial Inclusion



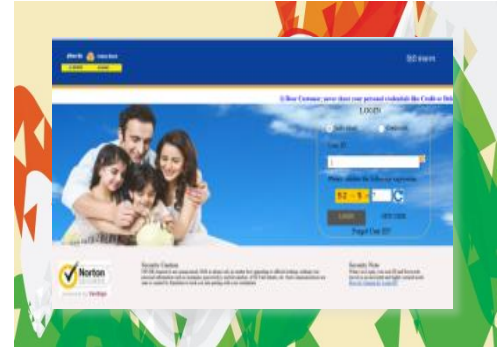
S No	FI Parameters	Jun'21	Mar'22	Jun'22
1	BCs engaged (Nos.)	9186	9657	9892
2	BSBD Accounts (No. in lakhs)	260	267	269
3	PMJDY Accounts under BSBDA (No. in lakhs)	180	185	187
4	<b>Balance in PMJDY accounts (₹ in Cr)</b>	<b>6529</b>	<b>7609</b>	<b>7608</b>
5	% of Zero Balance accounts	2.67%	4.42%	5.03%
6	Overdraft Sanctioned (₹ in Cr)	28	29	26
7	Rupay Cards issued (No. in lakhs)	106.14	109.76	109.96
8	Number of enrolments under PMJJBY (in lakhs)	26.80	30.24	31.94
9	Number of enrolments under PMSBY (in lakhs)	73.35	80.14	83.67
10	Number of enrolments under APY (in lakhs)	19.46	24.96	26.08
11	Number of claims settled under PMJJBY	13534	16672	17250
12	Number of claims settled under PMSBY	3316	3947	4121

- Balance per PMJDY account stands at ₹4062 in comparison to Industry at ₹3702
- Registered YoY growth of 4% in PMJDY accounts under BSBDA
- Market share in terms of PMJDY account is 4.08%, balance outstanding is 4.48%
- BC network in 24 States and 5 Union Territories.

#### Performance under APY during Q1 FY23:

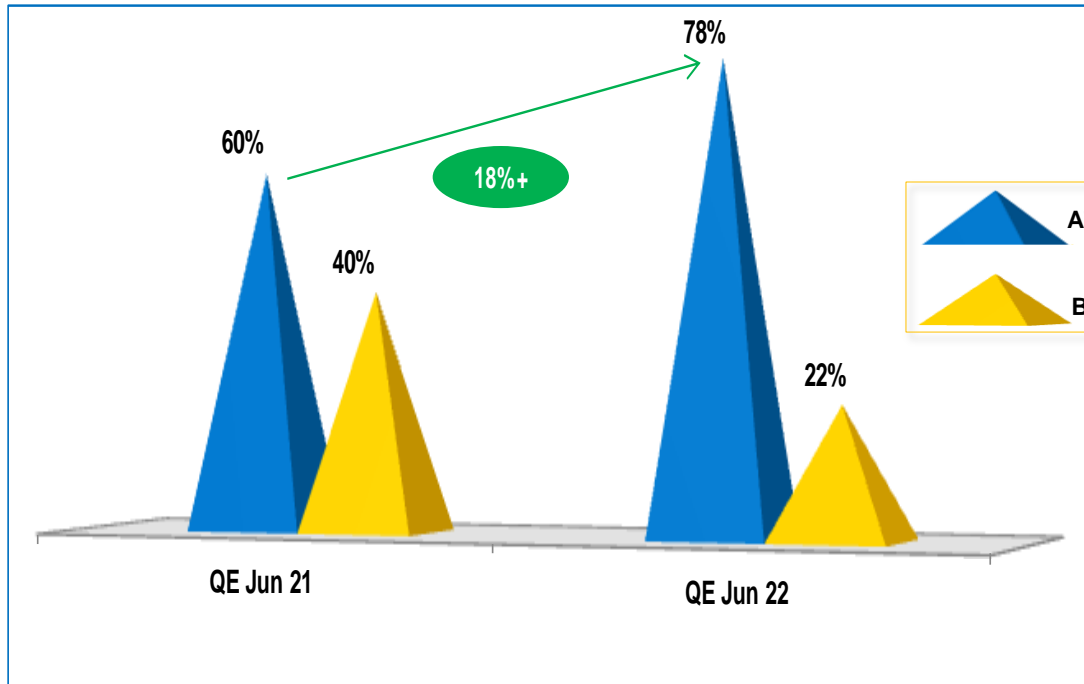
- Bank achieved 1.11 lakh fresh enrolment (96.55%), against the target of 1.15 lakh.
- Registered a growth of 4.49% (QoQ) and 34.02% (YoY)

# 07 Digital Banking & Business Network

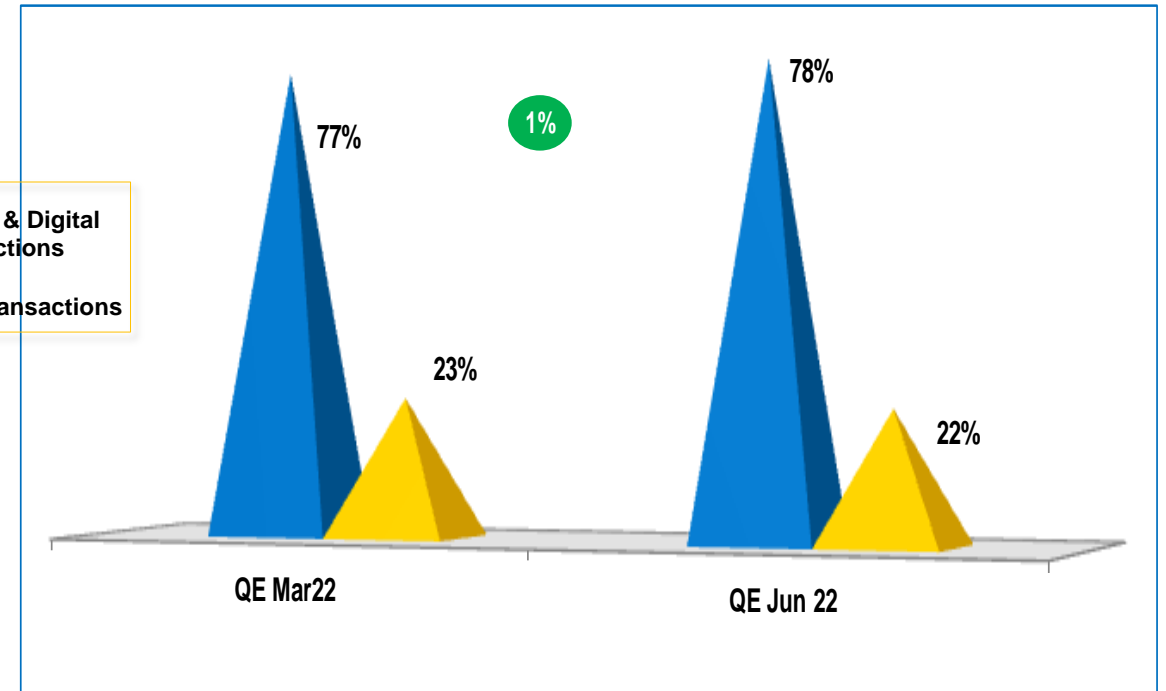


# Migration to Digital Channels

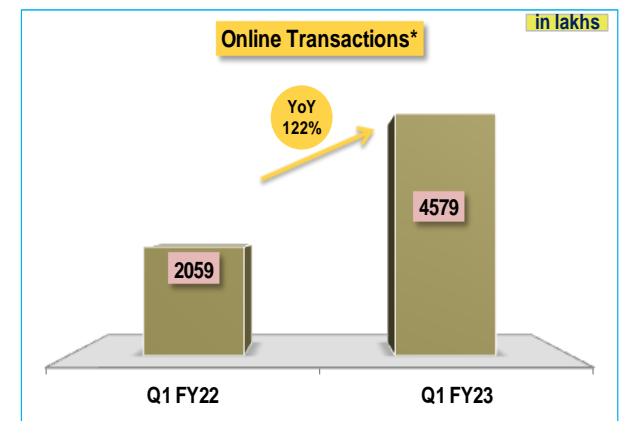
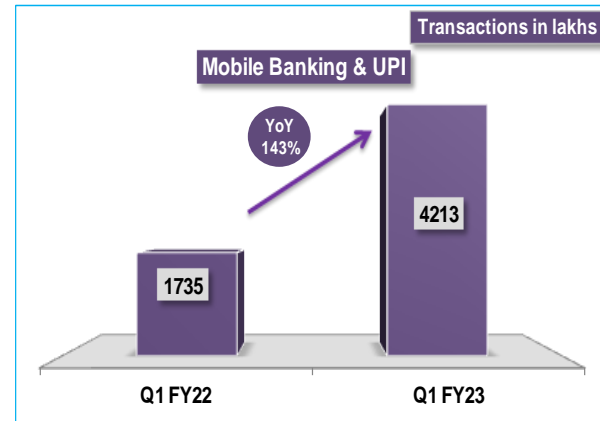
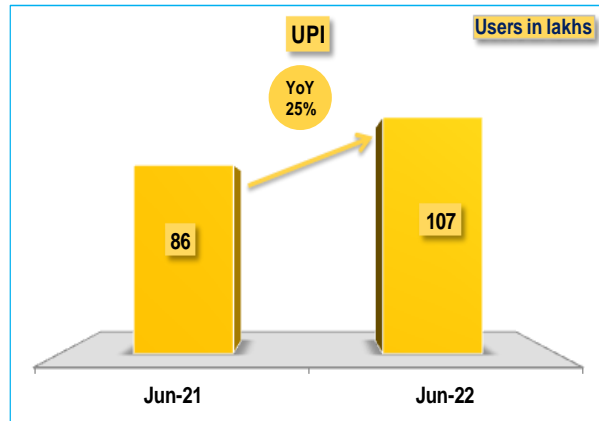
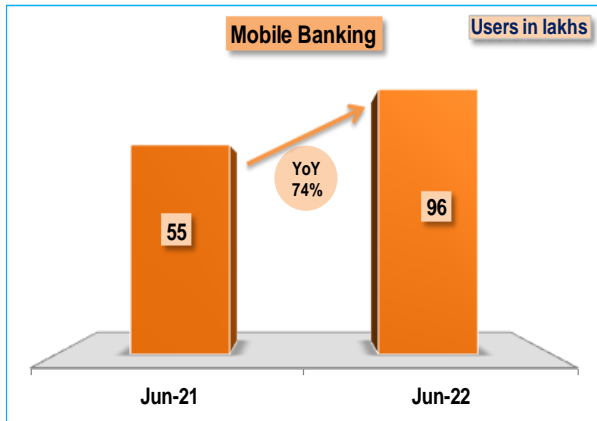
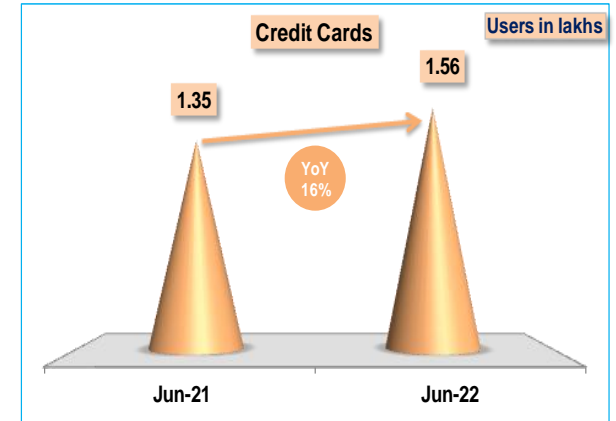
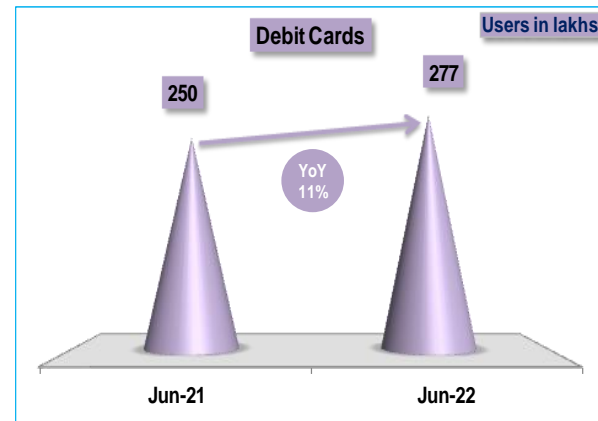
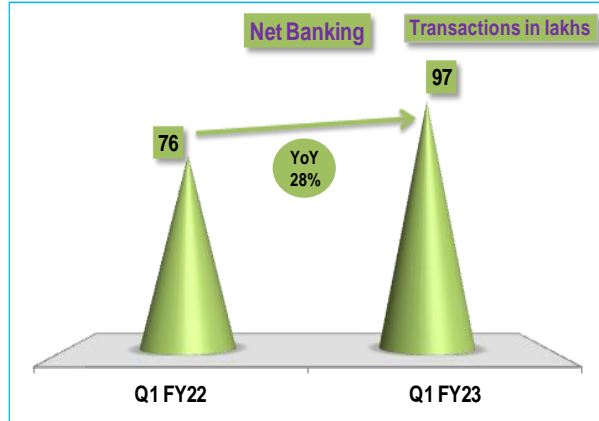
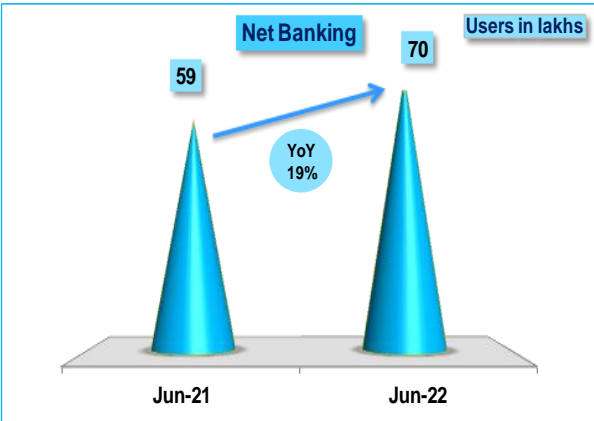
YoY



QoQ



Transactions through ATM, BNA & Digital Channels improved by **18% YOY** (Q1 FY22 to Q1 FY23)



\* Includes NB, MB, UPI, PoS/e-com

**Domestic Branches**  
5721

**Overseas Branches**  
3

**Network**

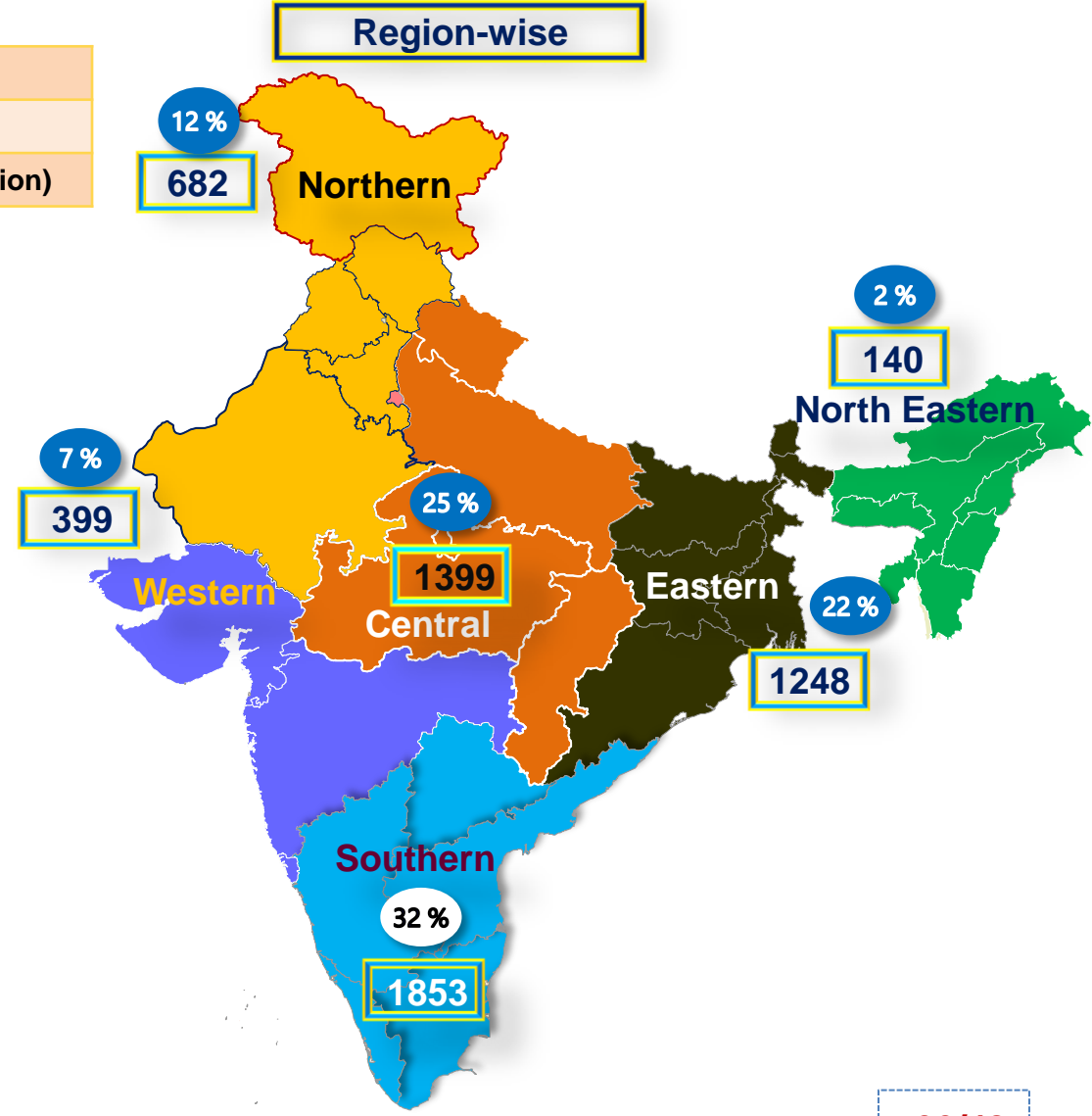
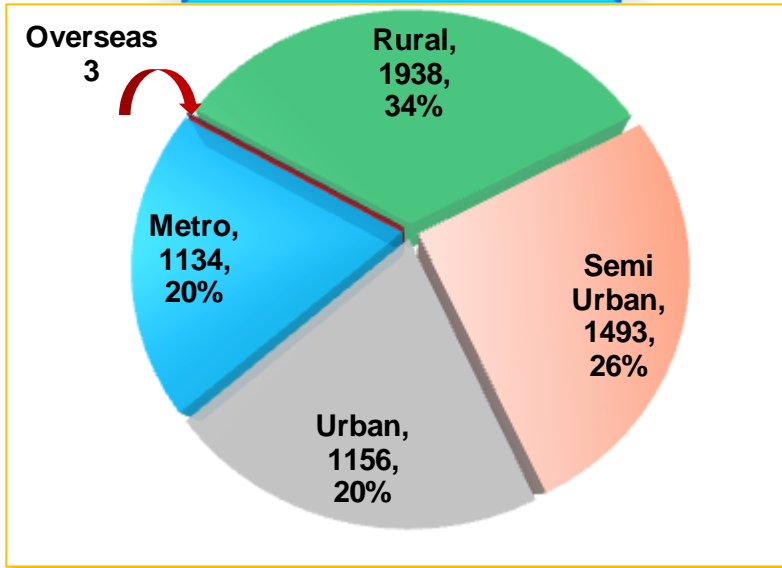
**ATMs & BNAs**  
4824

**BCs**  
9892

FY23	No.of branches
Opened	6
Merged	16 (307 since amalgamation)

**Pan India Touch Points: 20437**  
 90 Zones including 12 newly formed Zones.

**Population group wise**



# Staff Position of the Bank

Category (as on 30.06.22)	Total	Male	Female	Average age of staff	% of Female staff
Officers	24551	17732	6819	37	28%
Clerks	12403	7956	4447	39	36%
Sub-staff	2544	2184	360	46	14%
Full Time Sweepers	290	221	69	45	24%
<b>Total</b>	<b>39788</b>	<b>28093</b>	<b>11695</b>	<b>38</b>	<b>29%</b>



Health Care: Tie up with M/s Practo for free online Health consultation for serving / retired staff members. **Enrolled: 41108**



08

## Initiatives





## ' Project – WAVE '

### World of Advanced Virtual Experience

#### Digital Journey Launched

- End-to-End Pre-Approved Personal Loan (PAPL)
- Assistance to 7800 borrowers
- Digital Kisan Credit Card Renewal
- More than 3000 KCC borrowers have renewed their limits digitally.
- Digital liability products: Tablets for Savings account opening

#### Under Process - In Offing

- End to end digital journeys MUDRA (Shishu), Gold loan, Digital OD against Deposit, Home loan (Topup), Preapproved Credit Card, Vehicle Loan, etc

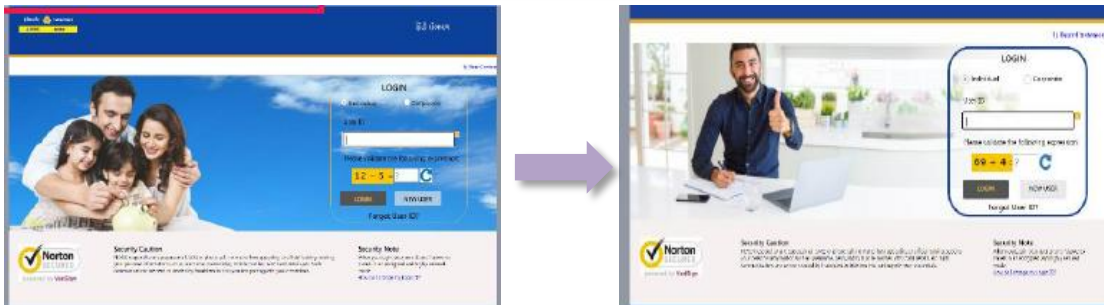
#### Operating Models

- Onboarded consultant to transform operating model viz.,
  - Review Business/Operating strategy,
  - Risk & Control framework
  - Redesign operating model
  - Review collection & recovery models to improve business growth & 3<sup>rd</sup> party income.

#### Infrastructure Expansion

- Middleware for API integration
- Omni Channel Experience
- Launched dedicated **Analytics Centre of Excellence (ACoE)** towards Data driven transformation & to improve Operational efficiency
- Activated AA eco-system in FIP & FIU

### New merged domain went live to drive significant increase in organic traffic



Domain name of IB portal aligned with public website domain name.

### Digital Initiatives

- **Mobile App (IndOASIS)**
  - Base increased by **74% (YoY)** to 96.48 lakhs
  - Cheggout service through Net Banking and Mobile Banking – Enabling customers for real time price comparison
  - Submission of Form 15G/15H through IndOASIS
- Implementation of EVC verification of accounts for IT Refund
- Prediction Models developed to identify potential leads for PPF, FD, RD & SGB

## Environmental



- Implemented Solar Power plant of 93 kW for IMAGE Auditorium, 106 kW for HO/ CO and 115 kW for 11 branches across Chennai city.
- Harnessing of Solar Power at Corporate Office, classified under Green Building category (Gold Rating Status) and installing in Bank's own buildings, wherever technically feasible.
- Tree plantation drive at Lakhimpur Kheri on occasion of 'Van Mahotsav' week



## Social



- 37 RSETIs across the country to impart training to unemployed rural youths.
- Financial Literacy Campaigns at Nazar Nagar village, Haroa Block, Barasat and Tiruvallur District, Tamil Nadu.
- Construction of Public Library in Vengikkal Panchayat, Tiruvannamalai.
- UV-Vis Spectrophotometer to Mother Theresa PG and Research Institute of Health Science, Puducherry.
- Stationeries to students of Govt School in Tribal area in Udaipur Dist.
- RO & water cooler to Dr. B.R. Ambedkar University, Agra and Shri Ghagarburi Chandi Mata Mandir, Asansol.
- Life saving medical equipments to ambulance run by Guru Gobind Singh Indraprastha University, Delhi.

## Governance



- Effective mechanism supported by well defined policies and SOPs to manage and oversee the functions of Bank.
- Technology driven Customer Grievance Redress System (CGRS), an in-house software developed with a flow of several unique features.



30.06.22 (Provisional)

## Joint Venture



- Consortium of credible Public & Private Corporate entities from India and Sampo of Japan as promoter.
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%
- Operating Profit (Q1 FY23): ₹46 Cr (FY22: ₹111 Cr)
- Net Profit (Q1 FY23): ₹43 Cr (FY22 : ₹119 Cr)
- Net worth: ₹1143 Cr
- Gross Direct Premium (Q1 FY23): ₹828 Cr  
(FY22 : ₹3456 Cr).

## Subsidiary



**Indbank**  
Merchant Banking Services Ltd

- In the business of Stock Broking & DP.
- Listed on NSE and BSE.
- Bank's shareholding is 64.84%
- Operating Profit (Q1 FY23): ₹63 lakhs.

# Regional Rural Banks (RRBs)



₹ in Cr

Parameters	TNGB				SGB				PBGB				Total			
	QE			FY22	QE			FY22	QE			FY22	QE			FY22
	Jun'21	Jun'22	YoY		Jun'21	Jun'22	YoY		Jun'21	Jun'22	YoY		Jun'21	Jun'22	YoY	
Business	32090	35535	11%	34711	15182	18604	23%	17453	1752	1967	12%	1957	49024	56106	14%	54121
Operating Profit	250	301	20%	571	69	149	116%	397	7	16	137%	16	326	466	43%	984
Net Profit	132	168	28%	232	62	94	52%	201	4	10	137%	10	198	272	37%	443
Gross NPA %	2.10	1.60	- 50 bps	1.65	1.75	1.02	- 73 bps	1.10	2.01	1.98	- 3 bps	2.49	-	-	-	-
Net NPA %	0.51	0.00	- 51 bps	0.11	0	0	0	0	0	0	0	0	-	-	-	-
CRAR %	13.35	13.94	59 bps	12.74	15.14	16.60	146 bps	15.19	11.73	11.21	- 52 bps	10.57	-	-	-	-
No. of branches	640	645	-	644	225	229	-	229	44	44	-	44	909	918	-	917

### Performance Highlights of RRBs

- Business :14%
- Operating Profit : 43%
- Net Profit: 37%
- In all 3 RRBs, Gross NPA% has decreased and Net NPA% is Nil
- Branches increased from 909 to 918

YoY  
 Growth

## NABARD Award SHG-Bank Linkage Programme



Bank Bags the **Best Performing Bank** Award  
in **Tamil Nadu** for SHG-Bank Linkage  
Programme for FY21-22 from **NABARD**

## CIMSME Award

### MSME Banking Excellence Awards – 2021 (PSB category)

- **Best Innovative Bank: Winner**
- **Best Bank for implementing COVID related Govt Schemes: Winner**
- **Best MSME friendly Bank: Runner Up**



## APY Award



**“2<sup>nd</sup>** Position in ATAL Pension Yojana  
Enrolments for FY 22

**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

