आपका अपना बैंक, हर कदम आपके साथ

Your own Bank, Always with You

Performance Analysis
Q2 / H1 FY23

An account that's always at your service
IB Premium Current Account

Save for your future aspirations
IB Term Deposits

Teach them the ABC of savings from today
IB Smart Kid

It is time to tick off your academic goals
IB Educational Loan

Get the keys to unlock your dream business
IB My Own Shop

Your golden opportunity to take your agri-business ahead
IB Agriculture Jewel Loan

Take the big step in your small business
IB Micro

A virtual Bank that's with you 24*7
IndOASIS App

Adding convenience to your payment process!
UPI QR on PoS

Gift your child happiness and make celebrations Yours….RuPay cards

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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Performance Highlights Q2 FY 23

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Performance Highlights Q2 FY 23(YoY)

Azadi Ka Amrit Mahotsav

Business

Business	Deposits	Advances	CASA	CD Ratio
₹ 10.27 lakh Cr 10%	₹ 5.89 lakh Cr 7%	₹ 4.38 lakh Cr 14%	7% SB:7% CA: 9%	74.37%

RAM	Retail	Agriculture	MSME	Corporate Credit
₹ 2.55 lakh Cr 13%	₹ 83655 Cr 14.% Home & Mortgage ₹55309 Cr 11%	₹ 95214 Cr 15%	₹ 76387 Cr 9%	₹ 1.56 lakh Cr 6%

Asset Quality

Gross NPA	Net NPA	PCR
7.30 % 226 bps	1.50% 176 bps	91.08 % 776 bps

Benchmark Ratios

Cost of Deposits	Yield on Advances	Domestic NIM	Net interest income	CRAR
4.02 % YoY:16 bps	7.48 % YoY:50 bps	3.20 % YoY:31 bps	₹ 4684 Cr YoY:15 %	16.15% YoY:27 bps

Operating Profit	Net Profit	RoE	RoA	Cost to Income Ratio
₹ 3629 Cr YoY:11%	₹ 1225 Cr YoY:13%	13.83 % YoY:52 bps	0.71 % YoY:2 bps	44.27 % YoY:158 bps

02

Business Snapshot

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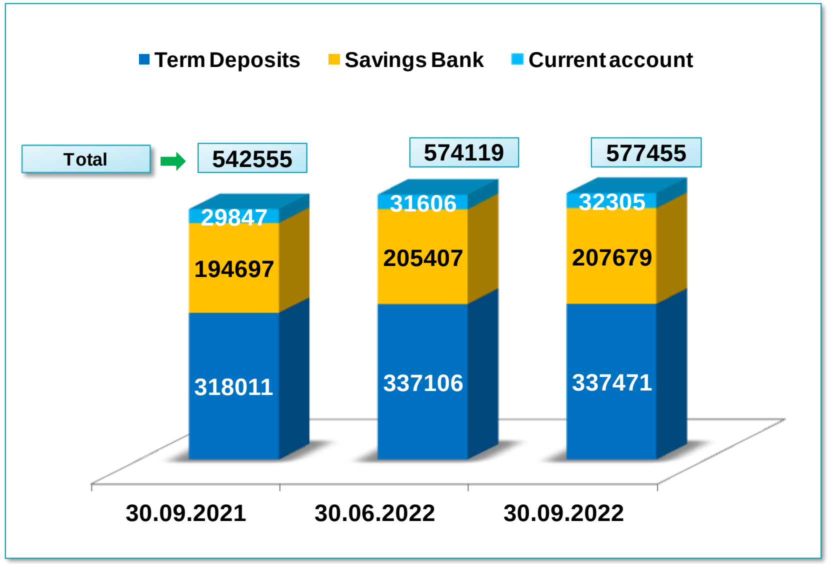
Business Snapshot

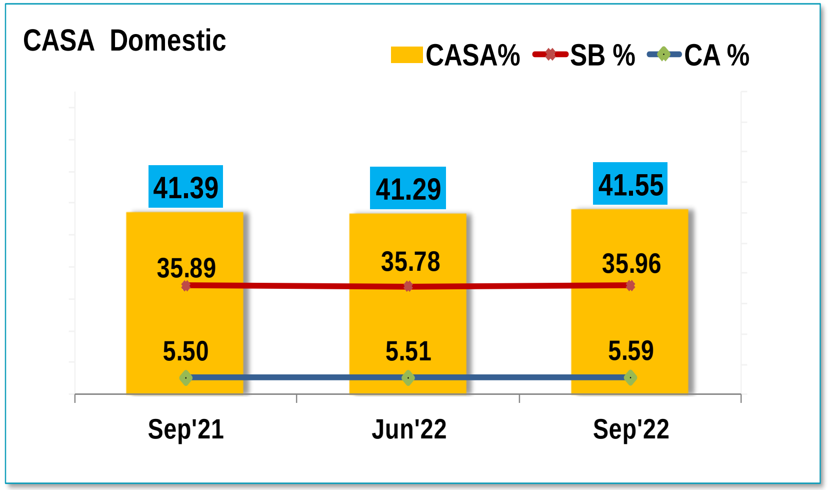
Azadi Ka Amrit Mahotsav

₹ in Cr

Sl No	Parameter	30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)
1	**Deposits**	**551472**	**584251**	**588860**	**1**	**7**
	Domestic	542555	574119	577455	**1**	**6**
	Overseas	8917	10132	11405	**13**	**28**
	Deposits breakup					
	Current	30520	32477	33313	**3**	**9**
	Savings	194789	205490	207765	**1**	**7**
	CASA	**225309**	**237967**	**241078**	**1**	**7**
	CASA %	**40.86%**	**40.73%**	**40.94%**		
	Term Deposits	326163	346284	347782	**0.4**	**7**
2	**Advances**	**385730**	**425203**	**437941**	**3**	**14**
	Domestic	374508	399360	411498	**3**	**10**
	Overseas	11222	25843	26443	**2**	**136**
	CD Ratio %	**69.95%**	**72.78%**	**74.37%**		
3	**Business**	**937202**	**1009454**	**1026801**	**2**	**10**
	Domestic	917063	973479	988953	**2**	**8**
	Overseas	20139	35975	37848	**5**	**88**

DOMESTIC DEPOSITS





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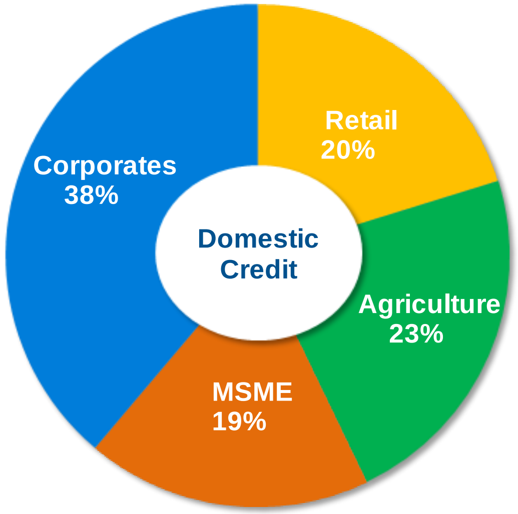
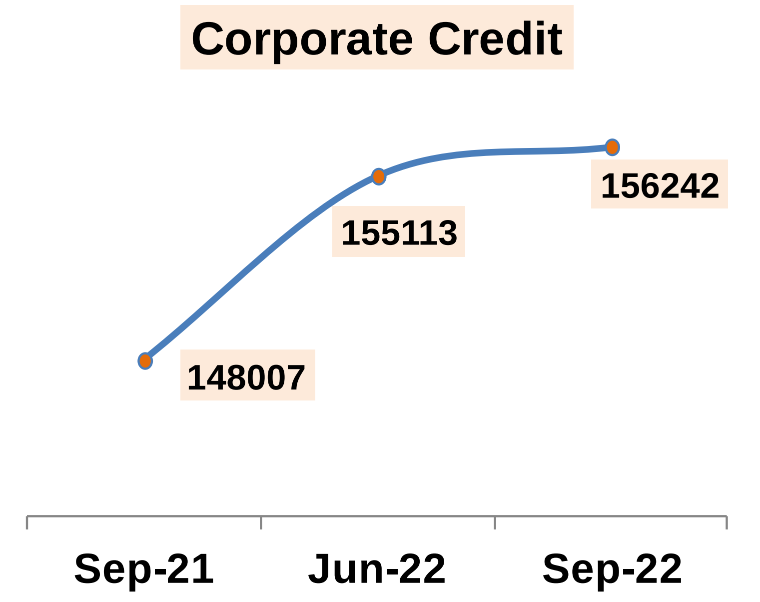
Advances (Domestic)

Azadi Ka Amrit Mahotsav

₹ in Cr

Sector	30.09.2021	30.06.2022	30.09.2022	YoY (%)
Gross Advances-Domestic	**374508**	**399360**	**411498**	**10**
Retail	73376	80667	83655	**14**
Agriculture	82857	90505	95214	**15**
MSME	70268	73075	76387	**9**
Total (RAM)	**226501**	**244247**	**255256**	**13**
RAM % to Gross Domestic Advances	*60.5%*	*61.2%*	*62.0%*	**-**
Corporates	**148007**	**155113**	**156242**	**6**





Retail	30.09.2021	30.06.2022	30.09.2022	YoY (%)
Home Loan (Incl.Mortgage loans)	49611	53438	55309	11%
Auto Loan	3616	4323	4625	28%
Personal Loan	4643	5420	5836	26%
Jewel Loan Non Priority	4468	5482	5304	19%
Other Retail Loan	11038	12004	12581	14%
Total Retail	**73376**	**80667**	**83655**	**14%**

Agriculture	30.09.2021	30.06.2022	30.09.2022	YoY (%)
Crop Loans	66203	70574	72200	9%
Investment credit	7442	10620	11251	51%
Agri allied	2823	3231	3065	9%
Infrastructure & Ancillary	6389	6080	8698	36%
Total Agriculture	**82857**	**90505**	**95214**	**15%**

MSME	30.09.2021	30.06.2022	30.09.2022	YoY (%)
Micro	29186	30705	31580	8%
Small	31078	30894	33063	6%
Medium	10004	11476	11744	17%
Total MSME	**70268**	**73075**	**76387**	**9%**

Performance under Priority Sector

30.09.2022

₹ in Cr

Segment	Mandatory Target	Achievement (Amt) (Excluding PSLC)	Achievement (Excluding PSLC)
Priority Sector	**131140**	**158187**	**48.25%**
Agriculture	59013	67156	**20.48%**
Small /Marginal Farmers	31146	38150	**11.64%**
Weaker Section	37703	56053	**17.10%**
Micro under MSME	24589	31524	**9.62%**
Non Corporate farmers	45178	65237	**19.90%**

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

Performance as on 30.09.2022

Self Help Group
- **Nos : 3.95 lakh**
- **Balance Outstanding : ₹11663 Cr (YoY: 46%)**
- **No. of Women Beneficiaries: 55 lakhs**
- **Disbursements (Q2 FY23) : ₹3517 Cr**

PM SVANidhi
- **Nos Disbursed : 2.39 lakh**
- **Cumulative Disbursements: ₹271 Cr**

STAND Up INDIA
- **Nos Disbursed : 8273**
- **Cumulative Disbursements: ₹ 1735 Cr (Achievement: 86%)**

MUDRA (including RRBs)
H1 FY23
- **Nos Disbursed : 2.91 lakh accounts**
- **Disbursements: ₹4751 Cr**

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Sector Deployment – Domestic Advances

Azadi Ka Amrit Mahotsav

₹ in Cr

Sector	30.09.2021	% share to Gross Advances	30.06.2022	% share to Gross Advances	30.09.2022	% share to Gross Advances
Infrastructure	**59558**	**16**	**58204**	**14**	**57009**	**14**
Of which						
Power	*18413*	*5*	*18557*	5	*18629*	5
Port and Road Project	*9122*	*2*	*8980*	2	*9064*	2
Other infrastructure	*32023*	*9*	*30667*	7	*29316*	7
Basic Metal	**7418**	**2**	**9280**	**2**	**9291**	**2**
Textiles	**6235**	**2**	**7031**	**2**	**7459**	**2**
Petroleum and Coal Products	**4735**	**1**	**6072**	**2**	**7397**	**2**
All Engineering	**4595**	**1**	**5083**	**1**	**5421**	**1**
Food Processing	**8549**	**2**	**8863**	**2**	**8637**	**2**
Trade	**22568**	**6**	**22453**	**6**	**20444**	**5**
Commercial Real Estate	**6573**	**2**	**7112**	**2**	**8921**	**2**
Home Loans/Auto Loans/Other Retail	**73376**	**20**	**80667**	**20**	**83655**	**21**
Agriculture	**82857**	**22**	**90505**	**23**	**95214**	**23**
NBFC	**44197**	**12**	**53642**	**13**	**58263**	**14**
Others (Other Industries/Sectors)	**53847**	**14**	**50448**	**13**	**49787**	**12**
Total Domestic Advances	**374508**	**100**	**399360**	**100**	**411498**	**100**

Rating wise – Domestic Credit

- More than ₹10 Cr
- For CRE > ₹5 Cr

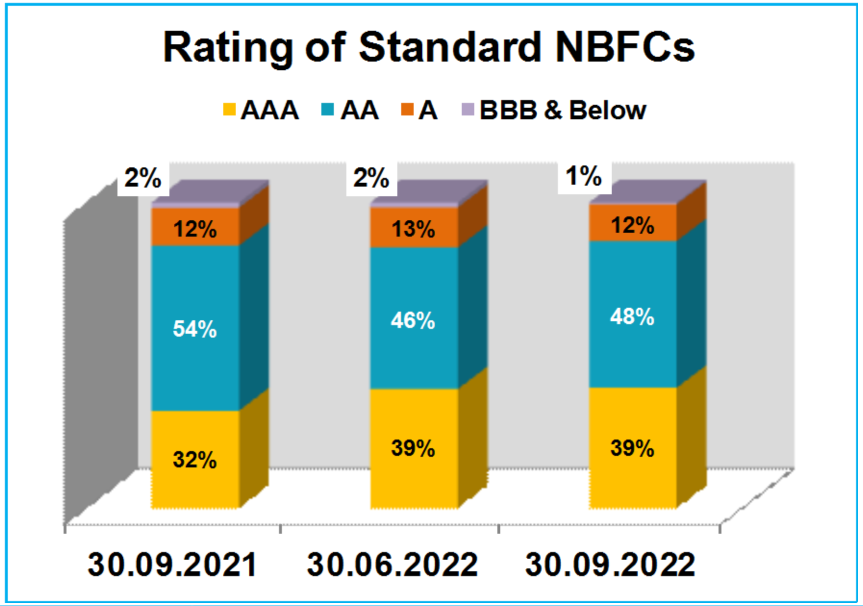
₹ in Cr

External Rating	30.09.2021		30.06.2022		30.09.2022	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	29702	14%	40262	17%	40905	17%
AA	53018	24%	64109	28%	68005	28%
A	57689	27%	60455	26%	60231	25%
BBB	41190	19%	39423	17%	40154	17%
Total BBB and above	**181599**	***84%***	**204249**	***88%***	**209295**	**87%**
BB and below	**35234**	**16%**	**28509**	**12%**	**30177**	**13%**
Of which,						
PSU Accounts (More than INR 100 Crore)	*10923*	31%	6763	24%	6699	22%
Corporates (More than INR 100 Crore)	*13838*	39%	10768	38%	11349	38%
Others (Less than INR 100 Crore)	*10473*	30%	10978	38%	12129	40%
Total Rated Exposure (A)	**216833**	***83%***	**232758**	***82%***	**239472**	***84%***
Unrated Exposure						
PSU with Govt Guarantee	30728	69%	31188	63%	28565	62%
PSU without Govt Guarantee	8580	19%	10708	21%	8501	18%
Others	5293	12%	7936	16%	9192	20%
Total Unrated Exposure (B)	**44601**	***17%***	**49832**	***18%***	**46258**	***16%***
Total (A+B)	**261434**		**282590**		**285730**	

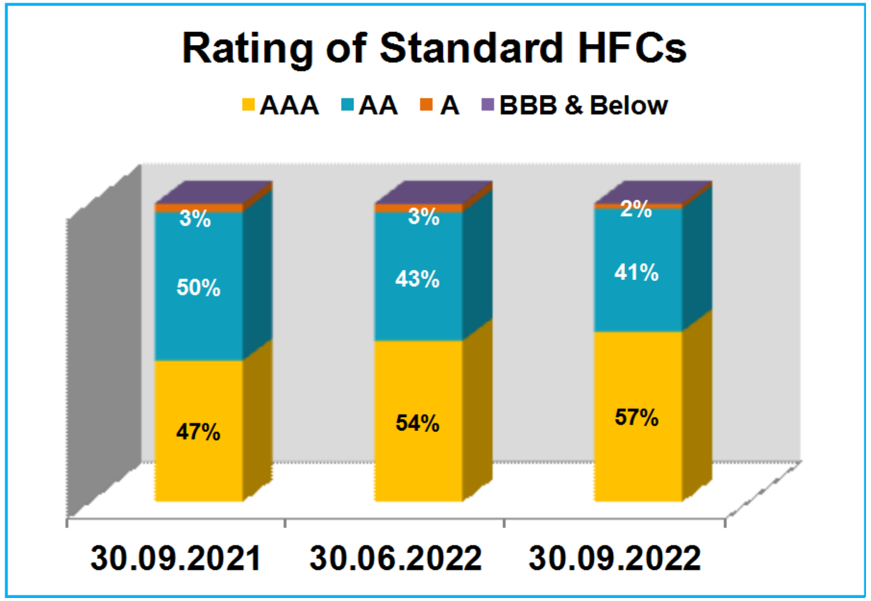
Standard NBFC Advances

₹ in Cr

Standard NBFC	30.09.2021	%	30.06.2022	%	30.09.2022	%
NBFC - PSUs	4561	**11%**	5445	**11%**	6190	**11%**
NBFC - HFCs	16943	**40%**	21651	**42%**	22850	**39%**
NBFC - MFIs	1835	**4%**	2168	**4%**	2116	**4%**
NBFC - Others	19247	**45%**	22465	**43%**	27066	**46%**
Total	**42586**	**100%**	**51729**	**100%**	**58222**	**100%**



99% is rated A and above



Standard NBFCs	30.09.2021	30.06.2022	30.09.2022
NBFCs			
Bank sponsored	1889	2768	3382
Private Inst & others	40697	48961	54840
Total	**42586**	**51729**	**58222**

Out of Std NBFCs	30.09.2021	30.06.2022	30.09.2022
HFCs			
Bank sponsored	1605	2373	2828
Private Institutions	15338	19278	20022
Total	**16943**	**21651**	**22850**

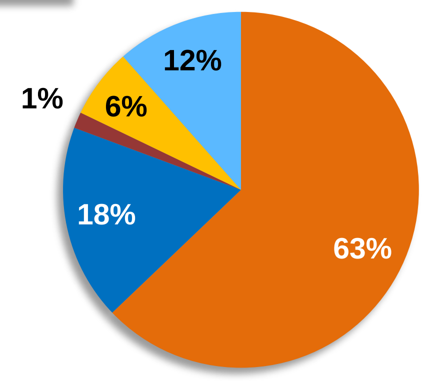
Investments - Domestic

₹ in Cr

Details	30.09.2021	30.06.2022	30.09.2022	YoY (%)
SLR Investments	144836	146638	147112	1.57
Of which				
Central Government Securities	78407	89357	93280	18.97
State Government Securities	43815	47780	48361	10.38
Treasury Bills	22610	9501	5471	-
Other Approved Securities	4	0	0	-
Non SLR Investments	39763	38205	37199	-
Total	184599	184843	184311	-
(i) Held For Trading (HFT)	382	13	396	3.60
(ii) Available For Sale (AFS)	56272	52944	44986	-
(iii) Held To Maturity (HTM)	127945	131886	138929	8.58
Total	184599	184843	184311	-
Modified Duration of AFS & HFT portfolio	1.51	1.91	2.02	

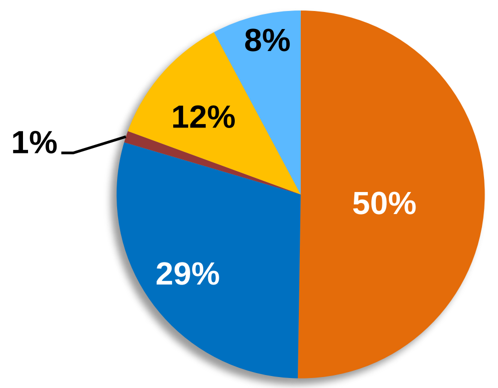
AFS Book (YoY)

Sep' 21



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

Sep' 22



Non SLR Investments

₹ in Cr

Details	Sep-21	Jun-22	Sep-22
PSU Bonds	1373	1308	1338
Corporate and Other Bonds	10912	10732	11662
Special Govt.Sec.(Excluding Recap Bonds)	1861	1793	1793
CG Recap.Bond	17927	17927	17927
Share of PSU/Corporate/Others	2495	2352	2233
Venture Capital Fund	131	192	206
Regional Rural Bank	27	27	27
Security Receipts	3757	3136	1034
Subsidiaries JV	225	225	225
Others	1055	513	754
Total Non SLR Investment	**39763**	**38205**	**37199**

03

Financials

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Operating Profit and Net Profit

Azadi Ka Amrit Mahotsav

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	31.03.2022
1	Interest Income	9475	10154	10710	5	13	19098	20864	9	38856
2	Interest Expenses	5391	5620	6026	7	12	11020	11646	6	22128
3	**Net Interest Income (1-2)**	**4084**	**4534**	**4684**	**3**	**15**	**8078**	**9218**	**14**	**16728**
4	Non Interest Income	1966	1604	1828	14	-7	3786	3433	-9	6915
5	**Operating Income (3+4)**	**6050**	**6138**	**6512**	**6**	**8**	**11864**	**12651**	**7**	**23643**
6	Operating Expenses	2774	2574	2883	12	4	5173	5457	5	10926
7	**Operating Profit (5-6)**	**3276**	**3564**	**3629**	**2**	**11**	**6691**	**7194**	**8**	**12717**
8	Provisions (excl. Taxes)	2548	2219	2058	-7	-19	5106	4277	-16	9513
9	**Profit Before Taxes (7-8)**	**728**	**1345**	**1571**	**17**	**116**	**1585**	**2917**	**84**	**3204**
10	Provision for Taxes	-361	132	346	-	-	-686	478	-	-741
11	**Net Profit (9-10)**	**1089**	**1213**	**1225**	**1**	**12**	**2271**	**2439**	**7**	**3945**

Income

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2021	30.06.2022	30.09.2022	QoQ (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	31.03.2022
1	Interest Income on Advances and Discount on Bills	6656	7105	7434	5	12	13405	14539	8	26928
2	Interest on investments	2644	2767	2896	5	10	5416	5663	5	10965
3	Other interest income	175	282	380	35	117	277	662	139	963
4	**Total Interest Income (1+2+3)**	**9475**	**10154**	**10710**	**5**	**13**	**19098**	**20864**	**9**	**38856**
5	Profit/Loss on Sale of Investments	548	105	125	19	-77	1163	230	-80	1626
6	Profit/Loss on Revaluation of Investments	-153	-236	17	-	-	-209	-219	-	-343
7	Recovery of bad debts	778	413	478	16	-39	1137	891	-22	1612
8	Fee Income	610	627	723	15	18	1076	1351	26	2555
9	Forex Income	115	357	312	-13	171	268	669	149	690
10	PSLC Commission	23	287	111	-61	383	269	398	48	571
11	Miscellaneous income	45	51	62	22	38	82	113	38	204
12	**Total Non Interest Income (5 to 11)**	**1966**	**1604**	**1828**	**14**	**-7**	**3786**	**3433**	**-9**	**6915**
13	**Total Income (4+12)**	**11441**	**11758**	**12538**	**7**	**10**	**22884**	**24297**	**6**	**45771**

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Fee Income

Azadi Ka Amrit Mahotsav

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended 31.03.2022
		30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	
1	Transaction fees	178	188	189	1	6	339	377	11	700
2	Loan processing charges	158	139	171	24	9	256	310	21	574
3	Commission on Government business	24	13	24	85	-	34	37	9	77
4	Commission on LC/BG	91	98	105	7	15	170	204	20	408
5	Cross selling	20	20	29	39	42	30	49	63	86
6	Income from PFMS operations	13	16	11	-33	-20	16	27	64	25
7	Rent on Lockers	30	35	30	-15	-1	51	65	27	125
8	Misc fee Income	96	118	164	39	71	180	282	57	560
9	**Fee Income (1 to 8)**	**610**	**627**	**723**	**15**	**18**	**1076**	**1351**	**26**	**2555**

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	31.03.2022
1	Interest on deposits	5144	5349	5597	5	9	10516	10946	4	20936
2	Interest on borrowings	12	51	200	292	-	30	251	-	248
3	Other interest expenses	235	220	229	4	-2	474	449	-5	944
4	**Total Interest Expenses (1+2+3)**	**5391**	**5620**	**6026**	**7**	**12**	**11020**	**11646**	**6**	**22128**
5	Salary	1161	1195	1250	5	8	2319	2445	5	4837
6	Employees Benefit	552	344	527	53	-4	860	871	1	1858
7	**Staff Expenses (5+6)**	**1713**	**1539**	**1777**	**15**	**4**	**3179**	**3316**	**4**	**6695**
8	**Overheads**	**1061**	**1035**	**1106**	**7**	**4**	**1994**	**2141**	**7**	**4231**
9	**Operating Expenses (7+8)**	**2774**	**2574**	**2883**	**12**	**4**	**5173**	**5457**	**5**	**10926**
10	**Total Expenses (4+9)**	**8165**	**8194**	**8909**	**9**	**9**	**16193**	**17103**	**6**	**33054**

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Overhead Expenses

Azadi Ka Amrit Mahotsav

₹ in Cr

Sl No	Components	Quarter Ended					Half Year ended			Year Ended
		30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	31.03.2022
1	Rent, Taxes & Lighting	162	128	162	27	-0.3	290	290	-	614
2	Depreciation	152	135	134	-1	-12	303	269	-11	597
3	Insurance	184	198	199	1	8	362	397	10	742
4	Travelling and Halting	46	46	62	33	35	83	108	31	196
5	Postage, Telecommunications etc.	28	23	23	2	-18	58	46	-21	110
6	Repairs and Maintenance	67	34	39	15	-42	104	73	-30	244
7	Printing and Stationery	19	30	18	-40	-4	30	48	62	85
8	ATM Issuer Fee paid	97	105	104	-1	7	172	209	21	409
9	Others	306	336	365	9	19	592	701	18	1234
10	**Overheads (1 to 9)**	**1061**	**1035**	**1106**	**7**	4	**1994**	**2141**	**7**	**4231**

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Provisions and Net Profit

Azadi Ka Amrit Mahotsav

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2021	30.06.2022	30.09.2022	Q-o-Q (%)	YoY (%)	30.09.2021	30.09.2022	YoY (%)	31.03.2022
1	**Operating Profit**	**3276**	**3564**	**3629**	2	11	**6691**	**7194**	8	**12717**
2	**Total Provisions**	**2187**	**2351**	**2404**	2	10	**4420**	**4755**	8	**8772**
	Of which									
	NPA - Advances	2216	2002	2000	-	-10	3962	4002	1	8447
	NPA - Investments	-88	386	-20	-	-	-17	366	-	111
	Standard advances	409	-204	65	-	-	1111	-139	-	962
	Income-tax	-361	132	345	-	-	-686	478	-	-741
	Others	11	35	14	-	-	50	48	-	-7
3	**Net Profit (1-2)**	**1089**	**1213**	**1225**	1	12	**2271**	**2439**	7	**3945**

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Performance Ratios

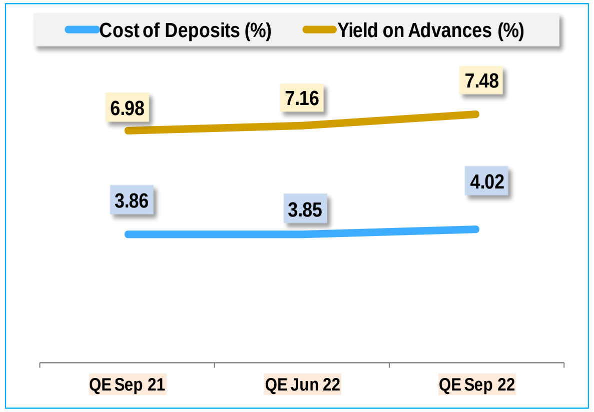
Azadi Ka Amrit Mahotsav

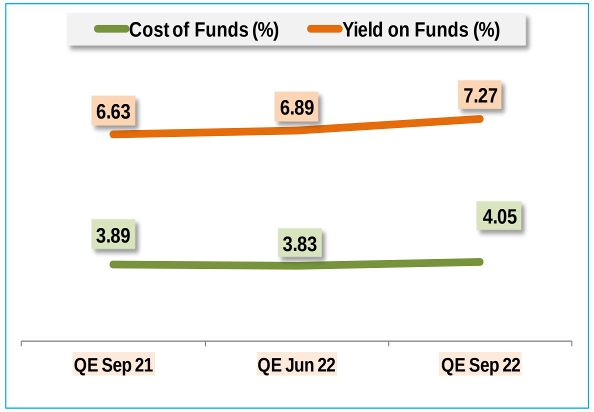
% annualised

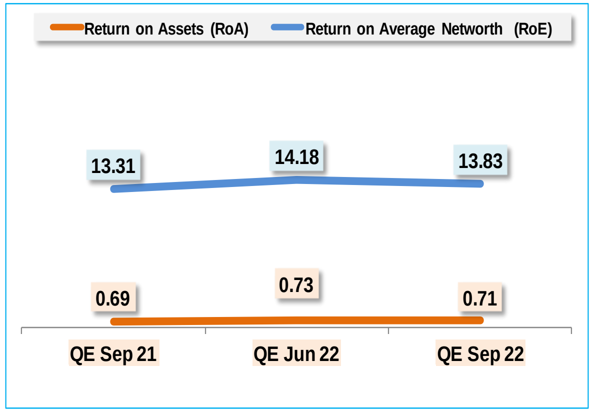
Sl No	Parameters	Quarter Ended			Half Year Ended		Year Ended
		30.09.2021	30.06.2022	30.09.2022	30.09.2021	30.09.2022	31.03.2022
1	Cost of Deposits	3.86	3.85	4.02	3.96	3.93	3.97
2	Cost of Funds	3.89	3.83	4.05	3.99	3.94	3.90
3	Cost to Income Ratio	45.85	41.94	44.27	43.60	43.14	46.21
4	Yield on Advances	6.98	7.16	7.48	7.02	7.32	7.21
5	Yield on Investments	6.08	6.32	6.94	6.18	6.74	6.25
6	Return on Assets (RoA)	0.69	0.73	0.71	0.72	0.72	0.63
7	Net Interest Margin (NIM) Domestic	2.89	3.10	3.20	2.87	3.15	2.91
8	Return on Investments (Domestic)	7.10	6.42	6.48	7.24	6.45	6.86
9	Return on Average Networth (RoE)	13.31	14.18	13.83	14.30	14.00	12.13
10	Earnings per Share (₹)	34.98	38.97	39.35	38.12	39.16	32.38
11	Book Value per Share (₹)	277.88	279.63	289.61	277.88	289.61	269.98
12	Business per Employee (₹ in Cr)	22.90	25.18	24.79	22.90	24.79	25.20
13	Business per Branch (₹ in Cr)	161.61	175.30	177.77	161.61	177.77	174.90
14	Net Profit per Employee (₹ in lakhs)	10.71	12.18	11.92	11.17	11.87	9.91

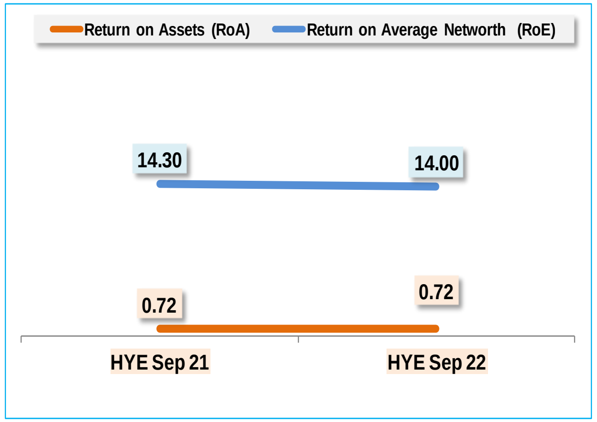
Performance Ratios

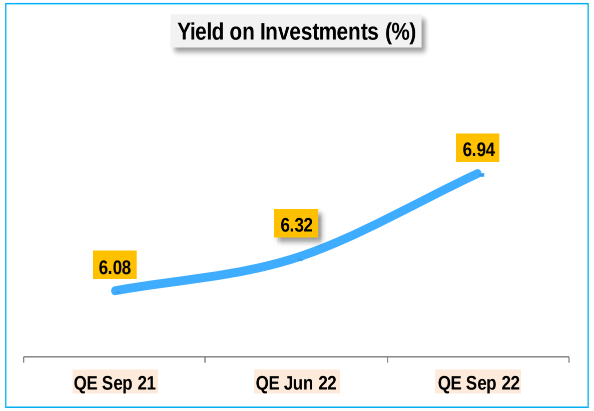
% annualised

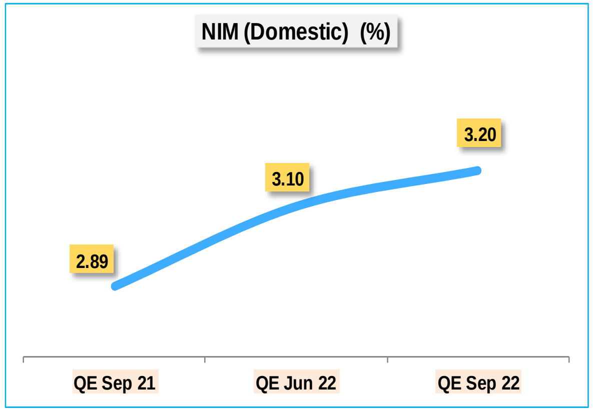


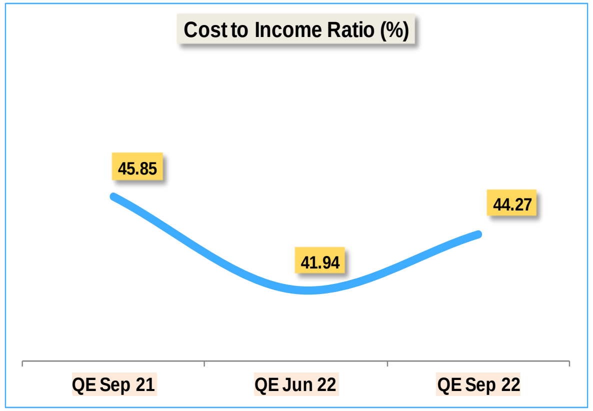


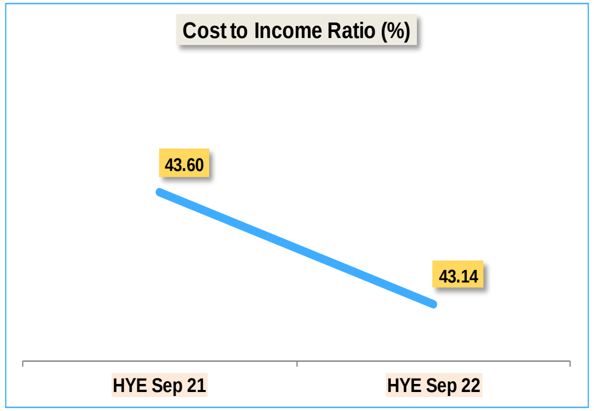












04 Capital & Risk Management

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

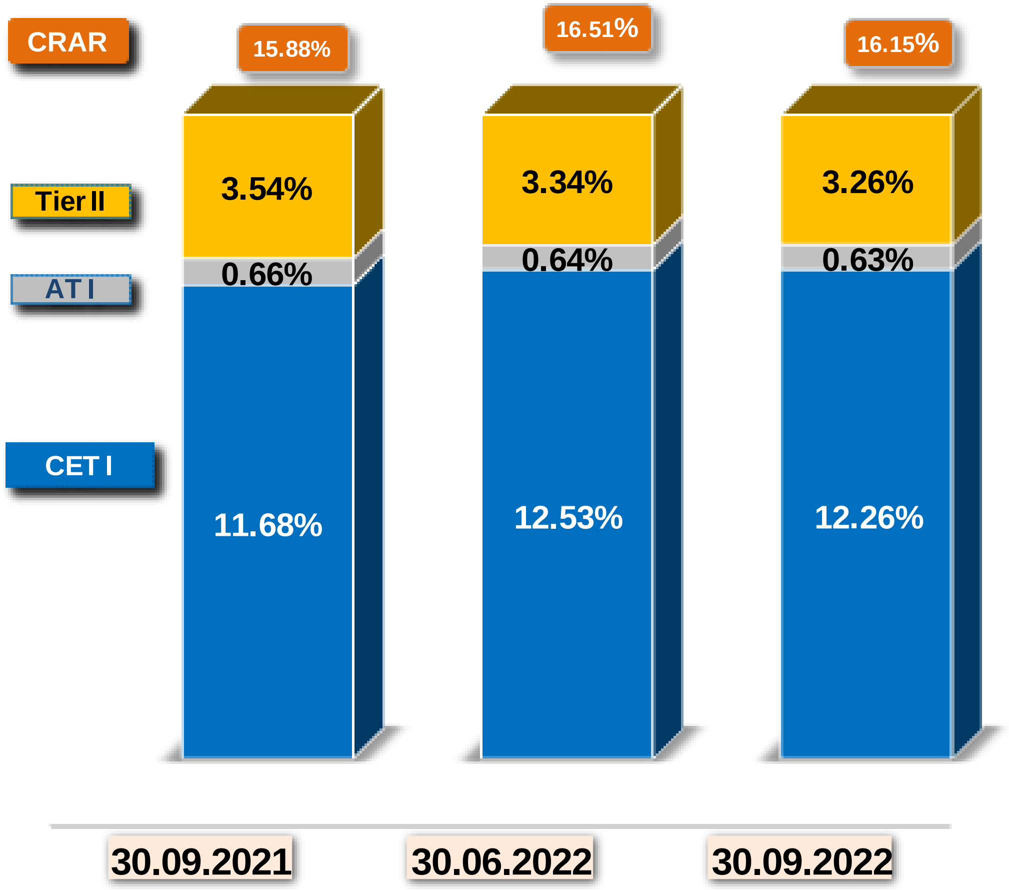
Capital Adequacy – Risk Management

₹ in Cr

Parameters	30.09.2021	30.06.2022	30.09.2022
Capital	47753	50993	50991
Common Equity Tier I (CET 1)	35126	38680	38709
Additional Tier I	1980	1980	1980
Tier II	10647	10333	10302
Total Risk Weighted Assets	300675	308819	315744
CRAR %	15.88	16.51	16.15

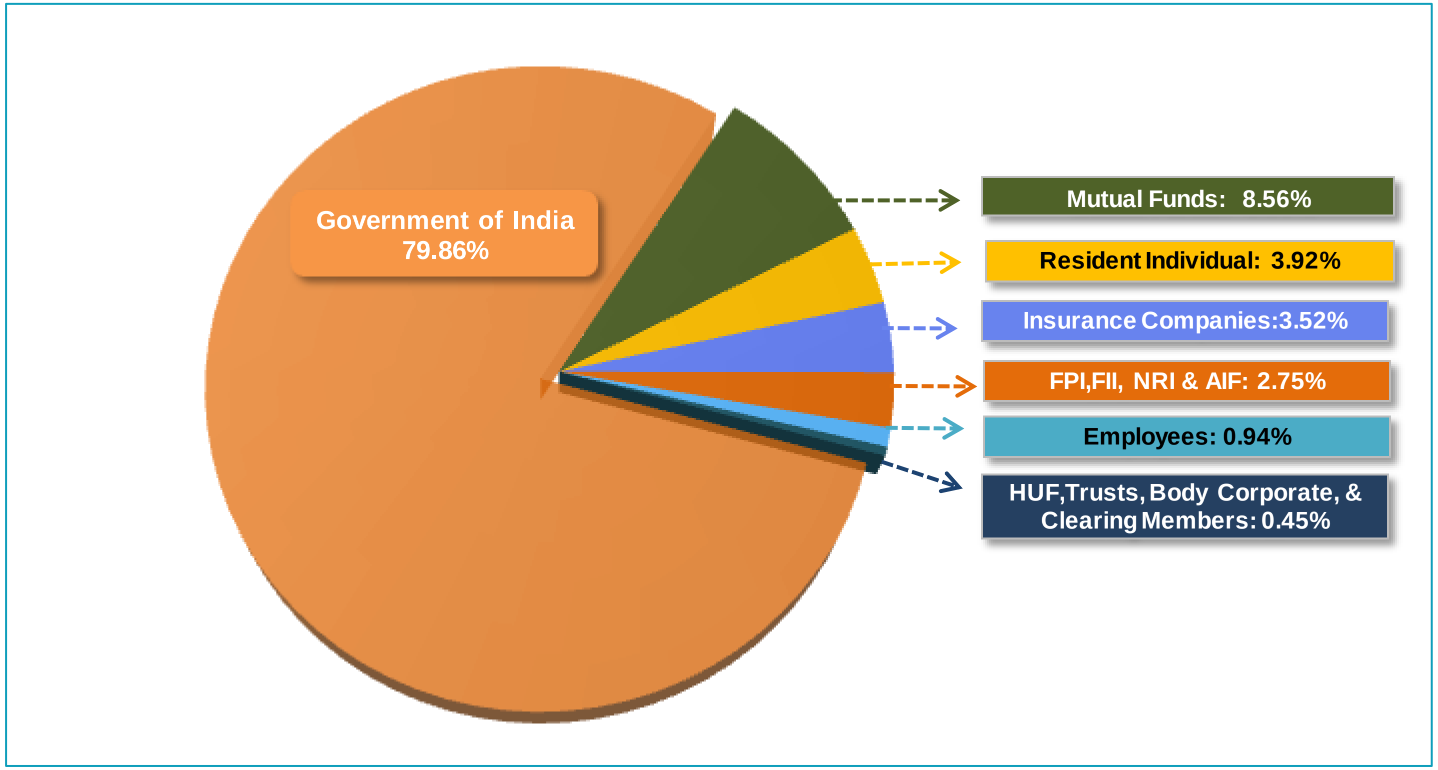
S. No	Risk Weighted Assets (RWA)	30.09.2021	30.06.2022	30.09.2022
1	Credit	250765	256100	261641
	Density	*65.01%*	*60.23%*	*59.74%*
	Of which			
	Retail	46748	47084	48597
	Density	63.71%	58.37%	58.09%
	Agriculture	28815	29623	30515
	Density	34.78%	32.73%	32.05%
	MSME	54092	47591	49548
	Density	76.98%	65.13%	64.86%
2	Market	16524	15188	16571
	Density	*29.67%*	*29.77%*	*36.71%*
3	Operational	33386	37531	37532
	Density	--	--	--

CRAR %



Share Holding

30.09.2022

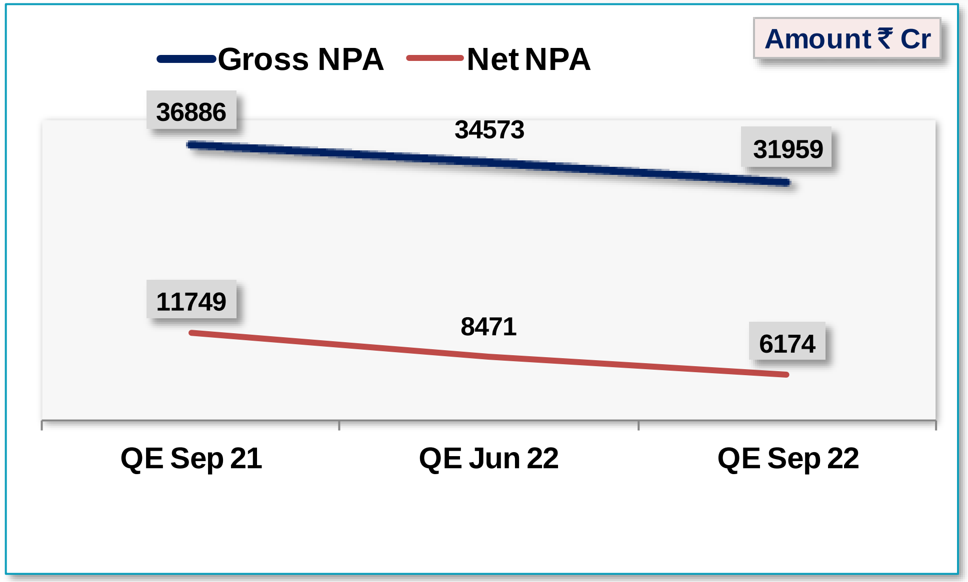


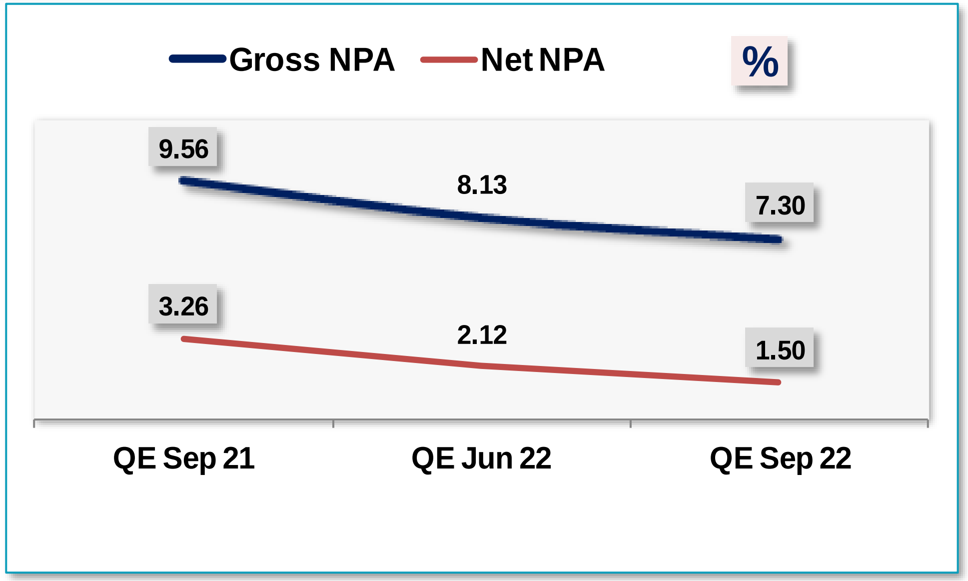
Pattern of Equity Shareholding Shareholder	%
Promoters	79.86
Public & Others	20.14
Total	100

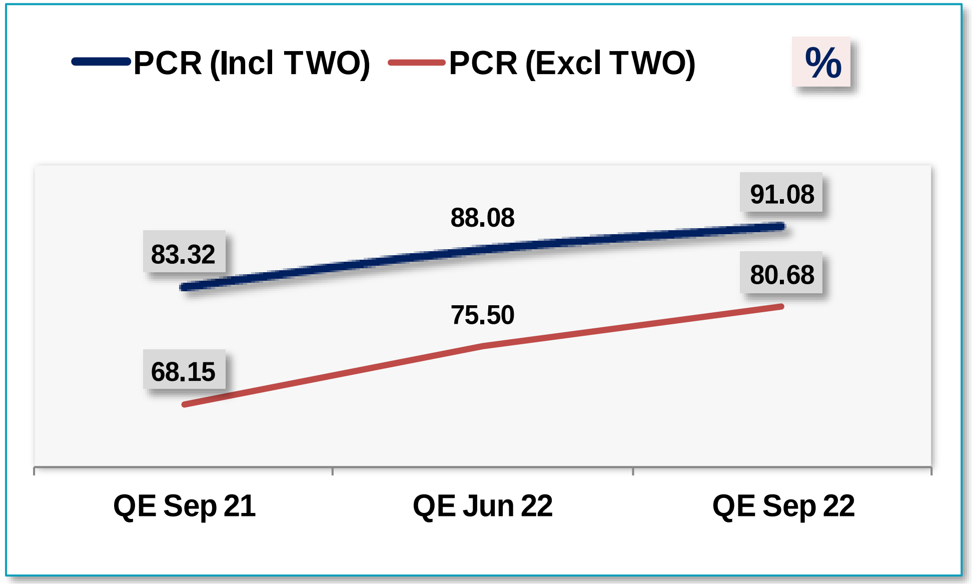
05

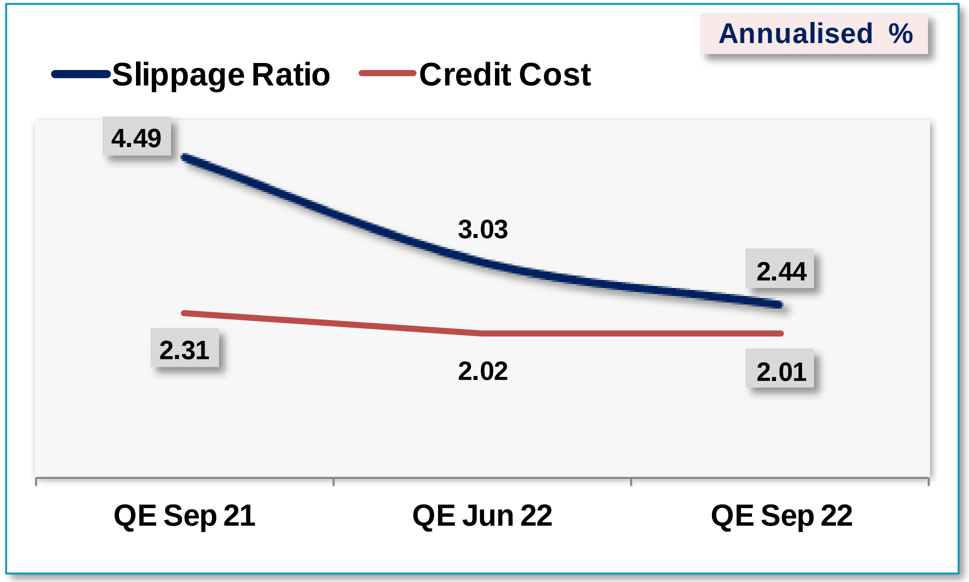
Asset Quality

Asset Quality - Ratios









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Movement of NPA

Azadi Ka Amrit Mahotsav

₹ in Cr

S No	Details	Quarter Ended			Half Year Ended		Year Ended
		30.09.2021	30.06.2022	30.09.2022	30.09.2021	30.09.2022	31.03.2022
1	**Gross NPA opening balance**	**37759**	**35214**	**34573**	**38455**	**35214**	**38455**
	ADDITIONS :						
	Fresh Slippages	3952	2885	2379	6779	4356	9807
	To old NPAs / Others	0	204	81	208	275	358
2	**Sub-Total**	**3952**	**3089**	**2460**	**6987**	**4631**	**10165**
	LESS:						
	Cash Recovery	831	929	1583	1407	2254	3475
	Upgradation	1698	648	988	2050	978	1574
	Technical Write off	2001	1974	2212	4714	4186	7057
	Normal Write off	269	178	292	360	470	1290
	Exchange difference	26	0	0	25	0	10
3	**Sub-Total**	**4825**	**3729**	**5075**	**8556**	**7887**	**13406**
4	**Gross NPA closing Balance (1+2-3)**	**36886**	**34573**	**31959**	**36886**	**31959**	**35214**
	Gross NPA%	**9.56**	**8.13**	**7.30**	**9.56**	**7.30**	**8.47**
5	Provisions	24518	25470	25189	24518	25189	25761
6	Others (Interest Realisable,etc.)	619	633	596	619	596	604
7	**Net NPA [4-(5+6)]**	**11749**	**8471**	**6174**	**11749**	**6174**	**8849**
	Net NPA%	**3.26**	**2.12**	**1.50**	**3.26**	**1.50**	**2.27**
	AUC Recovery	**775**	**412**	**478**	**1134**	**890**	**1611**
	MOI Recovery	**122**	**111**	**206**	**261**	**317**	**455**
	Total Cash Recovery	**1728**	**1452**	**2267**	**2802**	**3461**	**5541**
	Total Recovery (Cash +UPG)	**3426**	**2100**	**3255**	**4852**	**4438**	**7115**
	PCR % (including Technical Writeoff)	**83.32**	**88.08**	**91.08**	**83.32**	**91.08**	**87.38**
	PCR % (excluding Technical Writeoff)	**68.15**	**75.50**	**80.68**	**68.15**	**80.68**	**74.87**
	Slippage Ratio % (Annualised)	**4.49**	**3.03**	**2.44**	**3.85**	**2.29**	**2.79**
	Credit Cost % (Annualised)	**2.31**	**2.02**	**2.01**	**2.06**	**2.01**	**2.25**

Fresh slippages

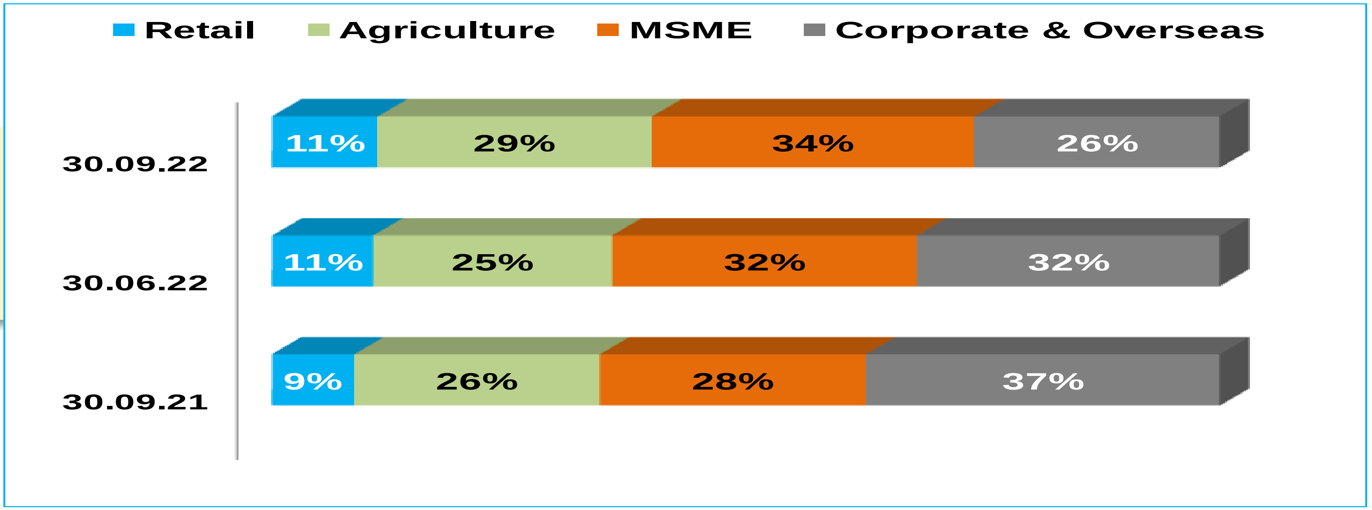
Category	Q2 FY 22	Q1 FY 23	Q2 FY 23
Retail	150	527	328
Agriculture	983	264	1059
MSME	746	1317	774
RAM	***1879***	***2108***	***2161***
Corporate	2073	777	218
Total	**3952**	**2885**	**2379**

NPA Position – Sector wise

₹ in Cr

S No	Sector	30.09.2021		30.06.2022		30.09.2022		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	3178	4.33%	3699	4.59%	83655	3568	4.26%
	Of which							
	Home Loan	*1279*	2.97%	*1491*	*3.17%*	*48264*	*1487*	*3.08%*
	Education Loan	*1007*	21.37%	*1220*	*26.75%*	*4755*	*1183*	*24.87%*
	Vehicle Loan	*221*	6.11%	*258*	*5.98%*	*4625*	*250*	*5.40%*
2	Agriculture	9462	11.42%	8733	9.65%	95214	9269	9.73%
3	MSME	10260	14.60%	11125	15.22%	76387	10918	14.29%
4	Corporate & Overseas	13986	8.78%	11016	6.09%	182685	8204	4.49%
5	Total (1 to 4)	36886	9.56%	34573	8.13%	437941	31959	7.30%
	Priority	21081	14.86%	21165	13.26%	158187	30950	19.57%

Sector wise GNPA to Total NPA %



NCLT & NARCL

₹ in Cr

NCLT

Category	30.09.2022			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	7	2825	2825	100%
RBI List II	9	2826	2826	100%
Accounts filed by Bank	25	1481	1481	100%
Accounts filed by other Banks	177	16952	16912	99.76%
Total	218	24084	24044	99.83%

Recovery from NCLT	Q1 FY23		Q2 FY23		FY 22	
	No of A/c	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	14	94	9	114	59	891
Under Liquidation	23	104	19	37	89	196
Total	37	198	28	151	148	1087

NARCL

Accounts Identified by IBA under process		Our Bank exposure as on 30.09.2022		Other Banks	
No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
44	166419	21	5,375	44	161044

S.No	Position of Accounts with Indian Bank	No. of A/Cs	Book Balance
1	Offer received and under process	4	485
2	Offer likely to be received in Nov 22	9	3346
3	Under due diligence by NARCL	8	1543
	Total	21	5374

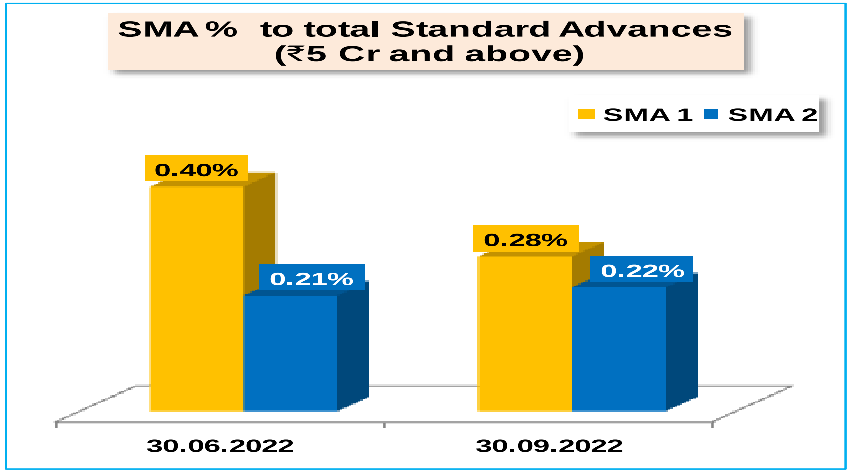
Invested ₹139.49 Cr as Equity in NARCL

SMA Position

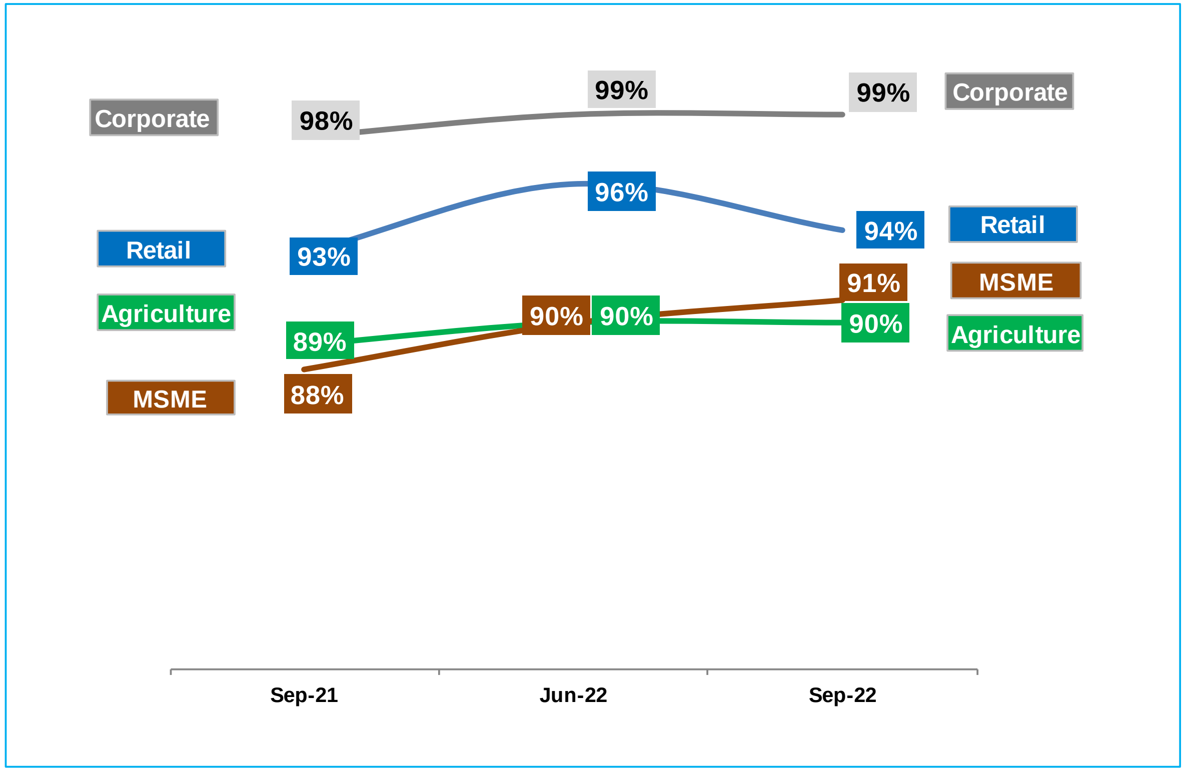
SMA position ₹5 Cr and above

₹ in Cr

Sector	30.06.2022						30.09.2022					
	SMA 1	SMA 2	Total	Standard Advances as on 30.06.22	% to Respective Sector Standard Advances	% to Total Standard Advances	SMA 1	SMA 2	Total	Standard Advances as on 30.09.22	% to Respective Sector Standard Advances	% to Total Standard Advances
Retail	62	35	97	76968	0.13%	0.02%	50	50	100	80087	0.12%	0.02%
Agriculture	230	108	338	81772	0.41%	0.09%	126	131	257	85946	0.30%	0.06%
MSME	1053	668	1721	61950	2.78%	0.44%	892	693	1585	65470	2.42%	0.39%
Corporate & Others	229	0	229	169940	0.13%	0.06%	59	28	87	174480	0.05%	0.02%
TOTAL	**1574**	**811**	**2385**	**390630**	**0.61%**	**0.61%**	**1127**	**902**	**2029**	**405983**	**0.50%**	**0.50%**



Collection Efficiency



Collection efficiency from Sep'21 to Sep'22			
Sector	Sep-21	Jun-22	Sep-22
Retail	93%	96%	94%
Agriculture	89%	90%	90%
MSME	88%	90%	91%
Corporate	98%	99%	99%
Overall Collection	93%	94%	95%

इंडियन बैंक Indian Bank
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Sector wise Restructuring details

Azadi Ka Amrit Mahotsav

COVID Restructuring

₹ in Cr

Sector	Outstanding as on 30.06.22 (Standard)		Addition during the quarter Sep'22		Reduction during the quarter Sep'22		Outstanding as on 30.09.2022 (Standard)		Recovery Percentage
			Addition (Interest/ Additional Funding/ Fund Utilization)	Upgradation NPA to STD	Recovery	Fresh NPA			
	No	Amt	Amt	Amt	Amt	Amt	No	Amt	%
Retail	81527	7357	172	92	349	150	75783	7122	89%
Agriculture	25393	1060	66	13	42	72	24736	1025	89%
MSME	50068	7110	226	98	322	241	46937	6871	84%
RAM Total	**156988**	**15527**	**464**	**203**	**713**	**463**	**147456**	**15018**	**86%**
Corporate	13	1053	19	0	30	0	13	1042	95%
Total	**157001**	**16580**	**483**	**203**	**743**	**463**	**147469**	**16060**	**90%**

06

Financial Inclusion

Financial Inclusion - Performance

S No	FI Parameters	Sep'21	Jun'22	Sep'22
1	BCs engaged (Nos.)	9224	9892	10256
2	BSBD Accounts (No. in lakhs)	263	269	277
3	PMJDY Accounts under BSBDA (No. in lakhs)	182	187	192
4	Balance in PMJDY accounts (₹ in Cr)	6693	7608	7851
5	Overdraft Sanctioned (₹ in Cr)	28	26	25
6	Rupay Cards issued (No. in lakhs)	108.00	109.96	111.27
7	Number of enrolments under PMJJBY (in lakhs)	28.04	31.94	34.97
8	Number of enrolments under PMSBY (in lakhs)	76.15	83.67	89.71
9	Number of enrolments under APY (in lakhs)	21.01	26.08	27.94
10	Number of claims settled under PMJJBY	15220	17250	18015
11	Number of claims settled under PMSBY	3613	4121	4210

- **Balance per PMJDY account stands at ₹ 4085 in comparison to Industry average at ₹3690**
- **Zero Balance of PMJDY accounts stand at 5.75% comparison to Industry at 7.50%**
- **Registered YoY growth of 6% in PMJDY accounts under BSBDA**
- **Market share in terms of PMJDY account is 4.09%, balance outstanding is 4.52%**
- **BC network in 24 States and 5 Union Territories.**

Performance under APY during Q2 FY23:

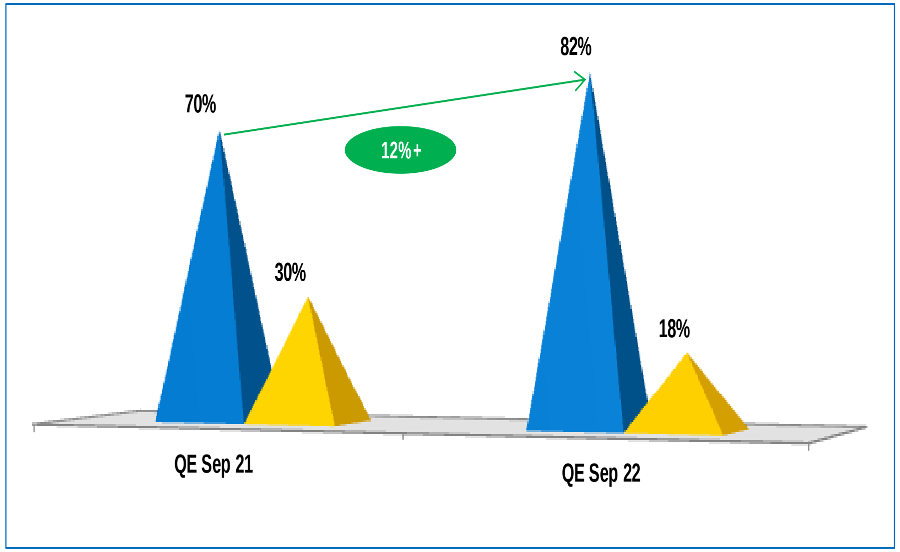
- **Bank achieved 2.92 lakh fresh enrolment (127%), against the target of 2.30 lakhs.**
- **Registered a growth of 7% (QoQ) and 33% (YoY)**

07 Digital Banking & Business Network

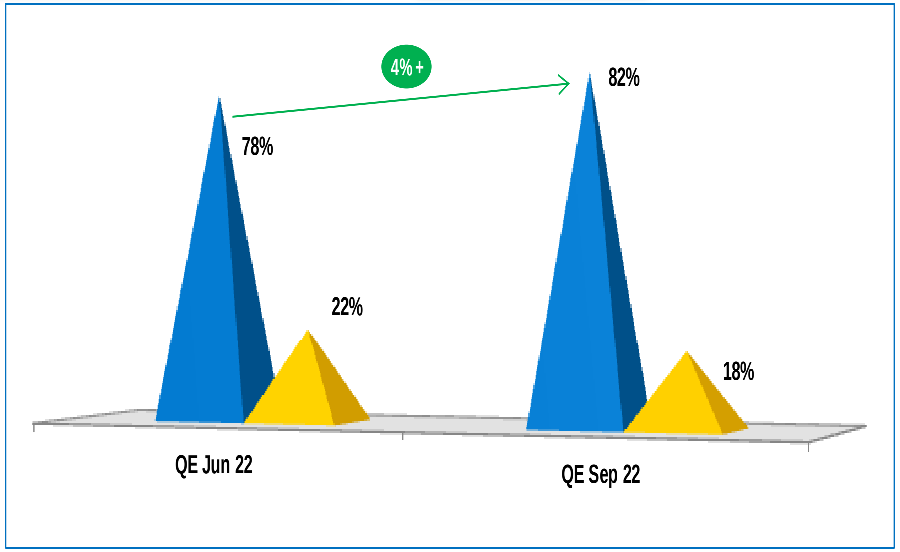
Migration to Digital Channels

ATM, BNA & Digital Transactions | Branch Transactions

YoY



QoQ



Transactions through ATM, BNA & Digital Channels improved by 12% YoY (Q2 FY22 to Q2 FY23)

Launch by RBI Governor Shri. Shaktikanta Das and participated by Shri. Sukh Sagar Prasad Roy FGM (Mumbai)

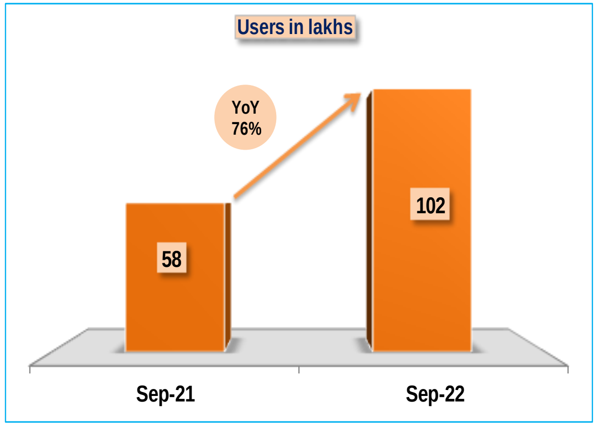
- **IB Rupee Key (Smart Payment Keychain)** 'RuPay On-the-Go contactless payment device linked to customer's account
- Facility to view Debit Card details through IndOasis
- **ATM Cardless cash withdrawal** through Mobile Banking App **(IndOASIS)**
- **Renewal of KCC** facility through Net/Mobile Banking
- OD against Deposit (**E- OD**) through Mobile Banking
- Opening of **Joint Term Deposit** through Net-banking

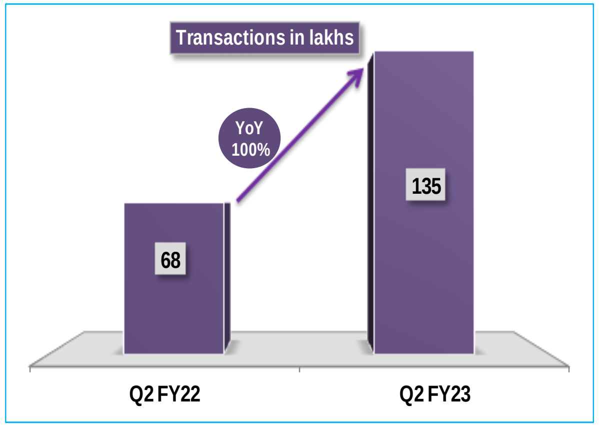
1Cr+ Registered Users

- **Sound Box** for merchants, an instant audio alert for payment through UPI QR
- **FASTag recharge** facility through BBPS and UPI enabled
- **UPI payment** as additional option for MUP challan collection
- **Co-branded Rupay Debit cards** issued to Girl students under Govt. of Tamil Nadu Scholarship scheme

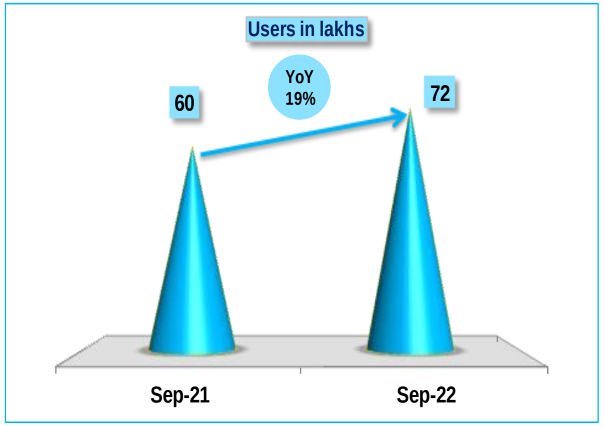
Digital Banking

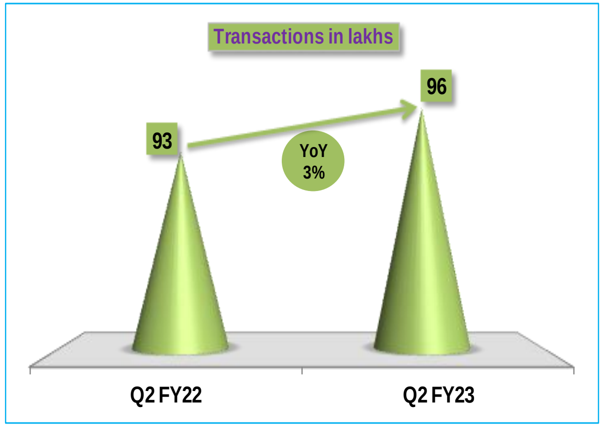
Mobile Banking



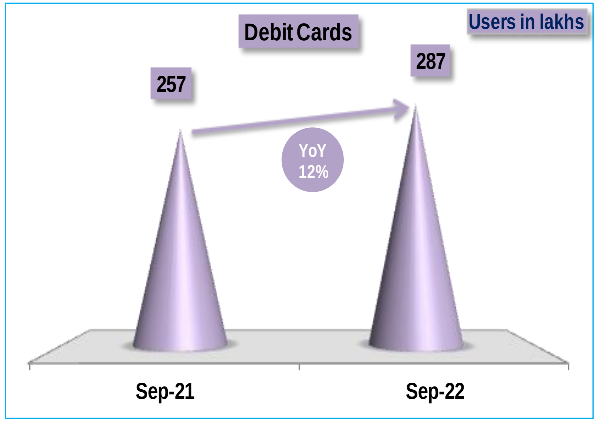


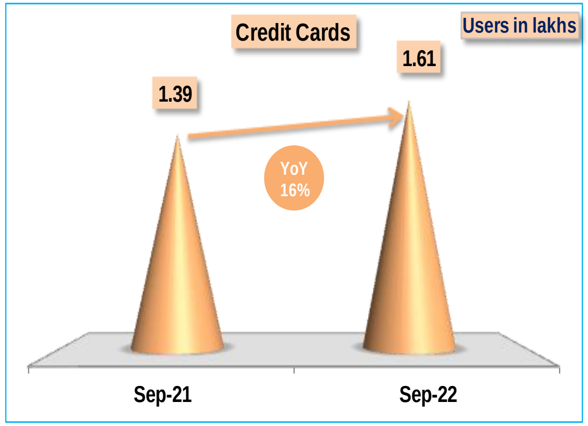
Internet Banking



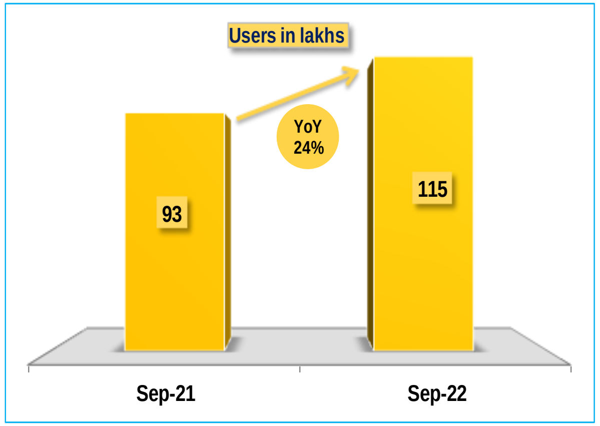


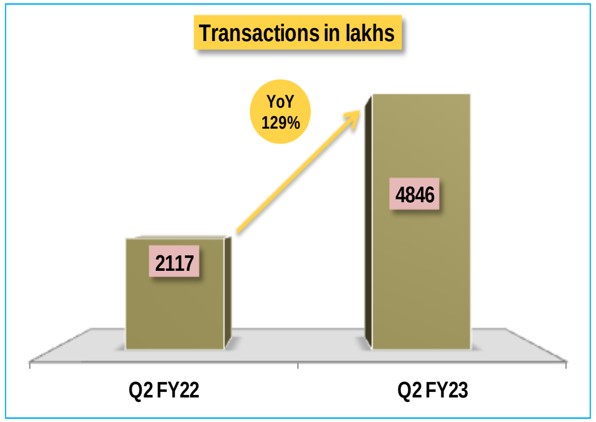
Cards





UPI





Digital Banking Units (DBUs)

Dedication of 75 DBUs to the Nation by Shri Narendra Modi, Hon'ble Prime Minister of India on 16th October 2022

Specialised branches for delivering digital banking products	Totally paperless	Digital financial literacy centre	Hassle free account opening, net banking, Video KYC, Online MSME loan application.	24*7 cash deposit and withdrawal

3 DBUs opened by Bank
1. South Delhi, 2. Lucknow & 3.Karaikal

DBU, Delhi

Smt Meenakshi Lekhi, Hon'ble Minister of State for External Affairs & Minister of State for Culture, Shri Dr M P Tangirala, Additional Secretary, Ministry of Finance, Department of Financial Services & Shri S L Jain MD & CEO graced the occasion

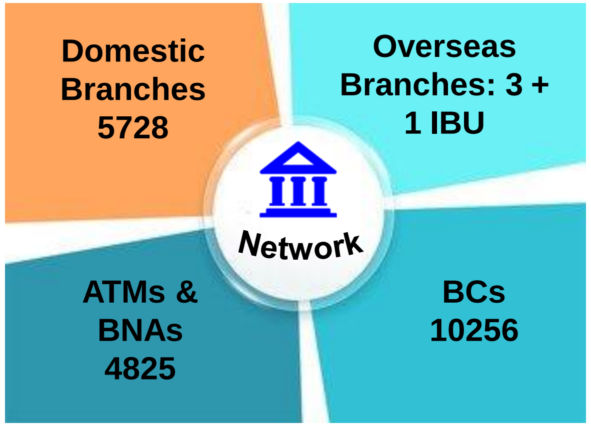
DBU, Lucknow

Shri Pankaj Chaudhary, Hon'ble Minister of State for Finance, Shri Brajesh Pathak, Deputy Chief Minister, UP, Shri Mukesh Sharma, MLC, Lucknow & Shri Imran Amin Siddiqui, Executive Director graced the occasion

DBU, Karaikal

Smt Chandira Priyanga, Hon'ble Minister for Transport, UT of Puducherry, Shri Richards Johnkumar, MLA, Nellithope and Shri Ashwani Kumar, Executive Director graced the occasion

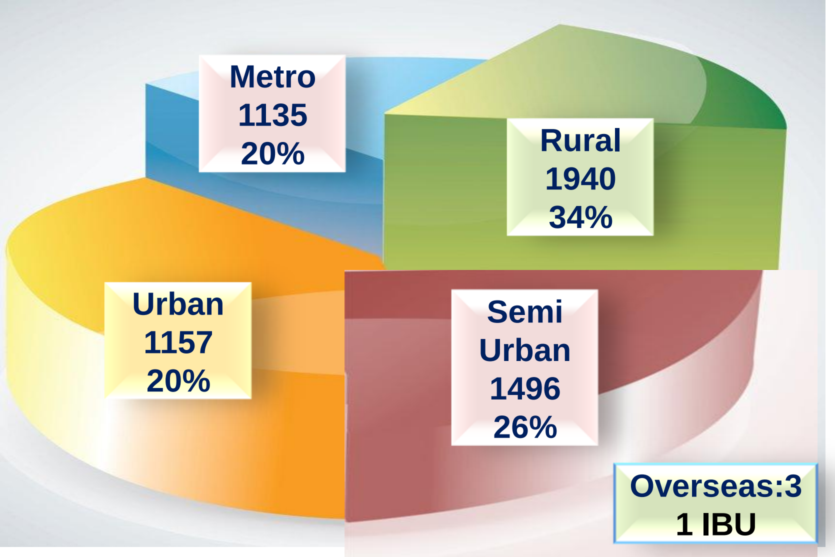
Business Network



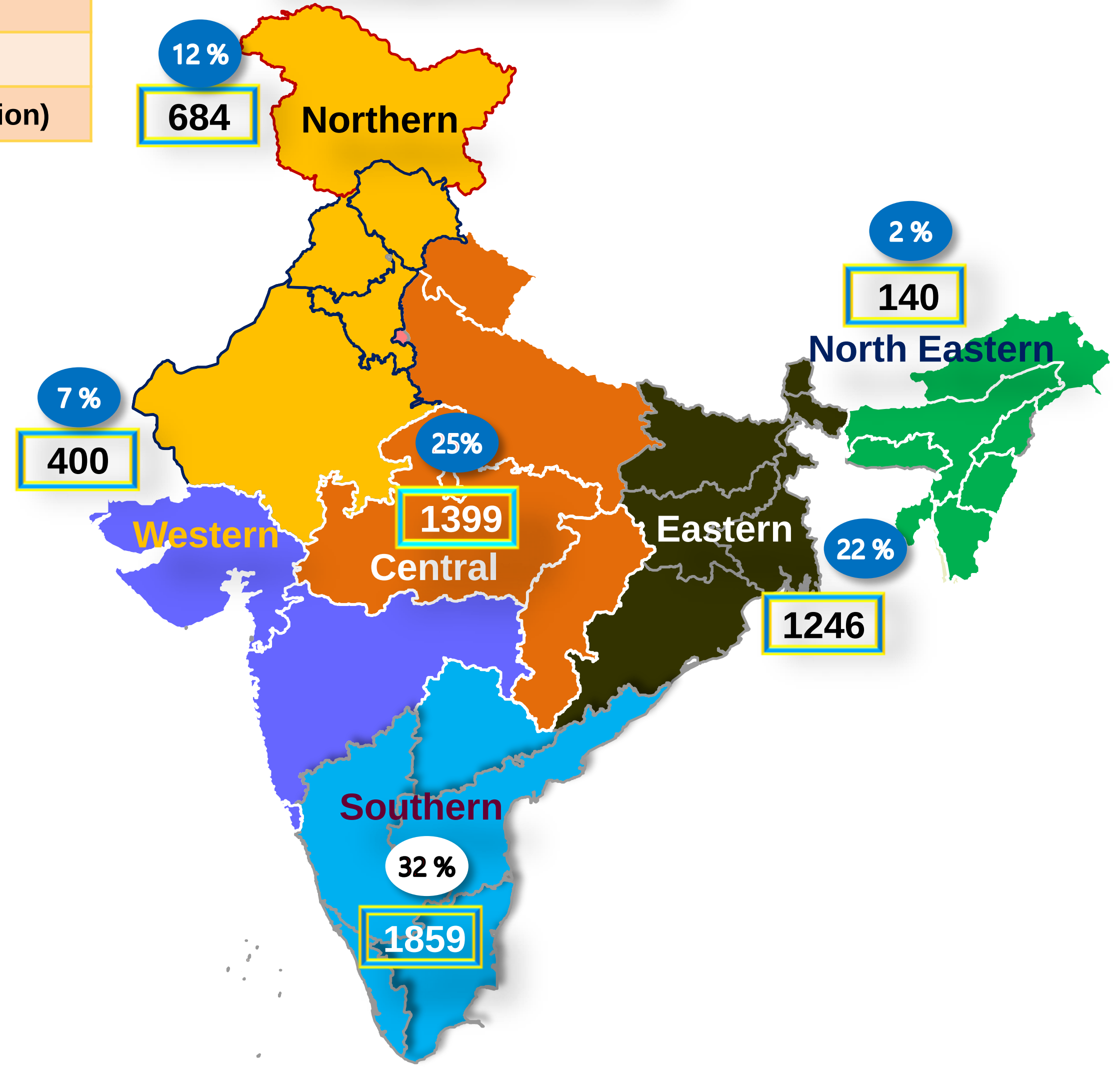
FY23	No.of branches
Opened	14
Merged	18 (309 since amalgamation)

Pan India Touch Points: 20810

Population group wise



Region-wise



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Staff Position

Azadi Ka Amrit Mahotsav

30.09.2022

Domestic	Total	Male	Female	Average age of staff	% of Female
Officers	25505	18380	7125	37	28%
Clerks	13039	8306	4733	38	36%
Sub-staff	2477	2129	348	46	14%
Full Time Sweepers	285	217	68	45	24%
Total	**41306**	**29032**	**12274**	**38**	**30%**

HRM Initiatives

Skilling & Re-Skilling

No. of Participants in training
- Sector specific (in collaboration with CRISIL) : 385
- Mid Career : 100
- Jewel loan/SHG : 784
- Others : 5874

Digital Banking Champions

908 Digital Banking Champions (DBC) identified to migrate customers to Digital channels.

Performance Management System

In Live – Project IND PRIDE
- Target Setting tool
- PMS Profiler tool (MVP 2)
- Role Clarity tool
- Job family policy & Survey

Health Care:
Tie up with M/s Practo for free online Health consultation for serving / retired staff members.
Enrolled: 41113

08

Initiatives

Project – WAVE .. World of Advanced Virtual Experience

Our commitment to build digital customer-centric offerings

Digital Journeys launched… Digital transformation initiatives under "Project Wave"

Launched 12 digital offerings in last 6 months

- Pre-approved personal loans (Salaried)
- Pre-approved personal loans (Self-employed)
- KCC renewal
- Loan against deposits
- Instant gold loan at home
- Health insurance
- Motor insurance
- MUDRA (Shishu)
- And 4 more digital offerings

Key Highlights

- **450 Cr. of loans** disbursed digitally in last 6 months
- **300% YoY increase** in customer visits on corporate website
- **New mobile app.** and internet banking platform with **enhanced UI/ UX** under development (Tentative launch: Sep'23)
- **15+ end-to-end automated** Digital loan offering under development
- Instant loan disbursed **within 5 minutes**

Environmental, Social & Governance (ESG) Practices

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 Kancheepuram on occasion of 116th Foundation day.
- Imparting Environmental Awareness among underprivileged Students by distributing 116 number of Saplings by ZO Kolkata South

Social

- Contribution to Assam Chief Minister's Relief Fund for Flood relief.
- AnnaDaan Abhiyaan, a month-long Food distribution activity as a part of AKAM Anchor Month in Orphanages for Children and Old Age Homes.
- Food delivery Vehicle to Akshaya Patra Foundation Pondicherry Kitchen for Mid- day Meal scheme.
- Indian National Flag distributed to needy sections of society as part of Har Ghar Tiranga Campaign.

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.

Joint Venture & Subsidiary

30.09.22 (Provisional)

Universal Sompo General Insurance

Suraksha, Hamesha Aapke Saath

- Consortium of credible Public & Private Corporate entities from India and Sompo of Japan as promoter.
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%
- Operating Profit (H1 FY23): ₹89 Cr (FY22: ₹111 Cr)
- Net Profit (H1 FY23): ₹85 Cr (FY22 : ₹119 Cr)
- Net worth: ₹1187 Cr
- Gross Direct Premium (H1 FY23): ₹2081 Cr (FY22: ₹3456 Cr).

Joint Venture

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 (H1 FY23): ₹ 193.26 lakh.
- Net Profit (H1 FY23): ₹ 115.66 lakh.

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Regional Rural Banks (RRBs)

Azadi Ka Amrit Mahotsav

தமிழ்நாடு கிராம வங்கி
TAMIL NADU GRAMA BANK
(A Government owned Bank Sponsored by Indian Bank)

Saptagiri Grameena Bank
(Sponsored by Indian Bank)

PUDUVAI BHARATHIAR GRAMA BANK
PBGB

₹ in Cr

Parameters	TNGB				SGB				PBGB				Total			
	HYE			FY22	HYE			FY22	HYE			FY22	HYE			FY22
	Sep'21	Sep'22	YoY		Sep'21	Sep'22	YoY		Sep'21	Sep'22	YoY		Sep'21	Sep'22	YoY	
Business	33605	36477	9%	*34711*	15954	19225	21%	*17453*	1802	2085	16%	*1957*	51361	57787	13%	*54121*
Operating Profit	359	410	14%	*573*	186	261	41%	*397*	10	18	80%	*19*	555	689	24%	*989*
Net Profit	157	222	41%	*229*	121	160	33%	*201*	5	12	129%	*10*	283	394	39%	*440*
Gross NPA %	1.90	1.48	- 42 bps	*1.68*	1.50	0.83	- 67 bps	*1.10*	2.16	1.82	- 34 bps	*2.07*	-	-	-	-
Net NPA %	0.32	0.00	- 32 bps	*0.00*	0	0	0	*0*	0	0	0	*0*	-	-	-	-
CRAR %	13.07	13.69	62 bps	*12.96*	16.03	16.78	75 bps	*15.19*	11.38	11.04	- 34 bps	*10.57*	-	-	-	-
No. of branches	640	648	-	*644*	225	229	-	*229*	44	44	-	*44*	909	921	-	*917*

Performance Highlights of RRBs

- Business: **13%**
- Operating Profit : **24%**
- Net Profit: **39%**

YoY Growth

- In all 3 RRBs, Gross NPA% has decreased and Net NPA% is Nil
- Branches increased from **909 to 921**

Awards & Accolades

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**

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises

APY Award

2nd Position in ATAL Pension Yojana Enrollments for FY 22

Awards & Accolades

Bank emerges as the winner for
Top Improvement
in the EASE 4.0 reforms index

Financial Express
Award for Best Public Sector Bank 2020-21

Governance Now 5th India BFSI awards 2022
'Digital Transformation leader' won by
Shri Deepak Sarda, GM-IT & CTO

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Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

Thank you