

VISION

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

INDIAN BANK



MISSION

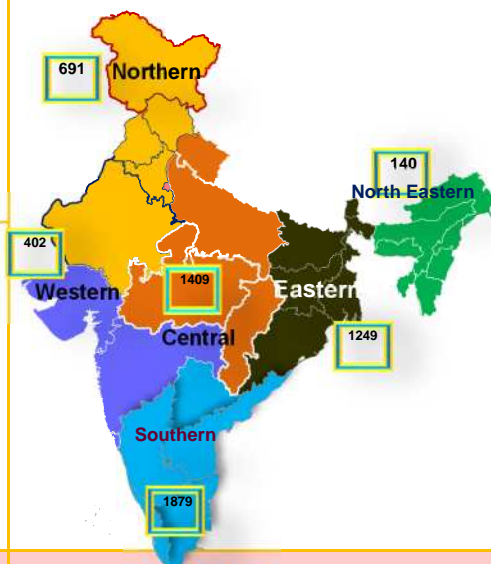
- BRING THE BEST OF INNOVATION AND TECHNOLOGY IN OUR OFFERINGS
- BE RESPONSIVE TO THE UNIQUE NEEDS OF EVERY CUSTOMER THROUGH ALL CHANNELS OF CHOICE
- TO PROVIDE VALUE TO STAKEHOLDERS
- EMPOWER AND ENGAGE OUR EMPLOYEES

TOP MANAGEMENT

MD & CEO:
SHRI S L JAIN
EDS:

SHRI IMRAN AMIN SIDDIQUI
SHRI ASHWANI KUMAR
SHRI MAHESH KUMAR BAJAJ

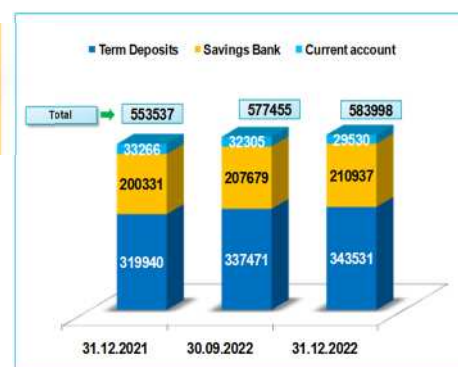
BRANCH NETWORK



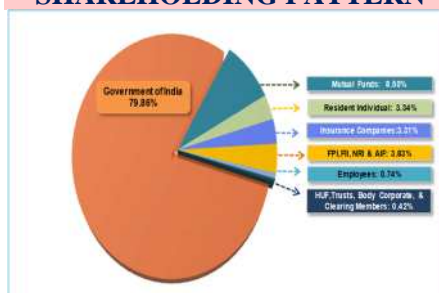
TOTAL BUSINESS

Rs 10.49 LAKH CRORE

DEPOSITS
Rs 5.97 LAKH CRORE



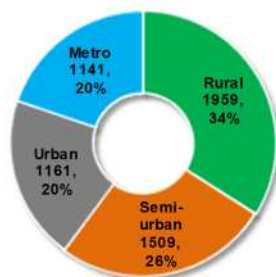
SHAREHOLDING PATTERN



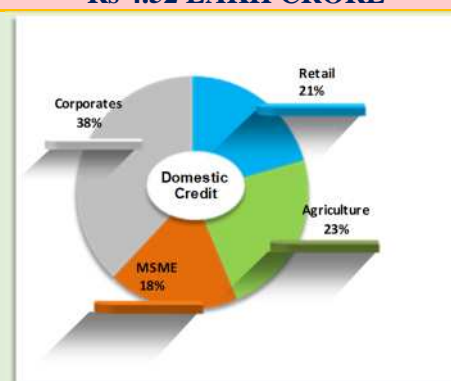
RATING- AT1 & Tier 2 BONDS

| 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 4.52 LAKH CRORE

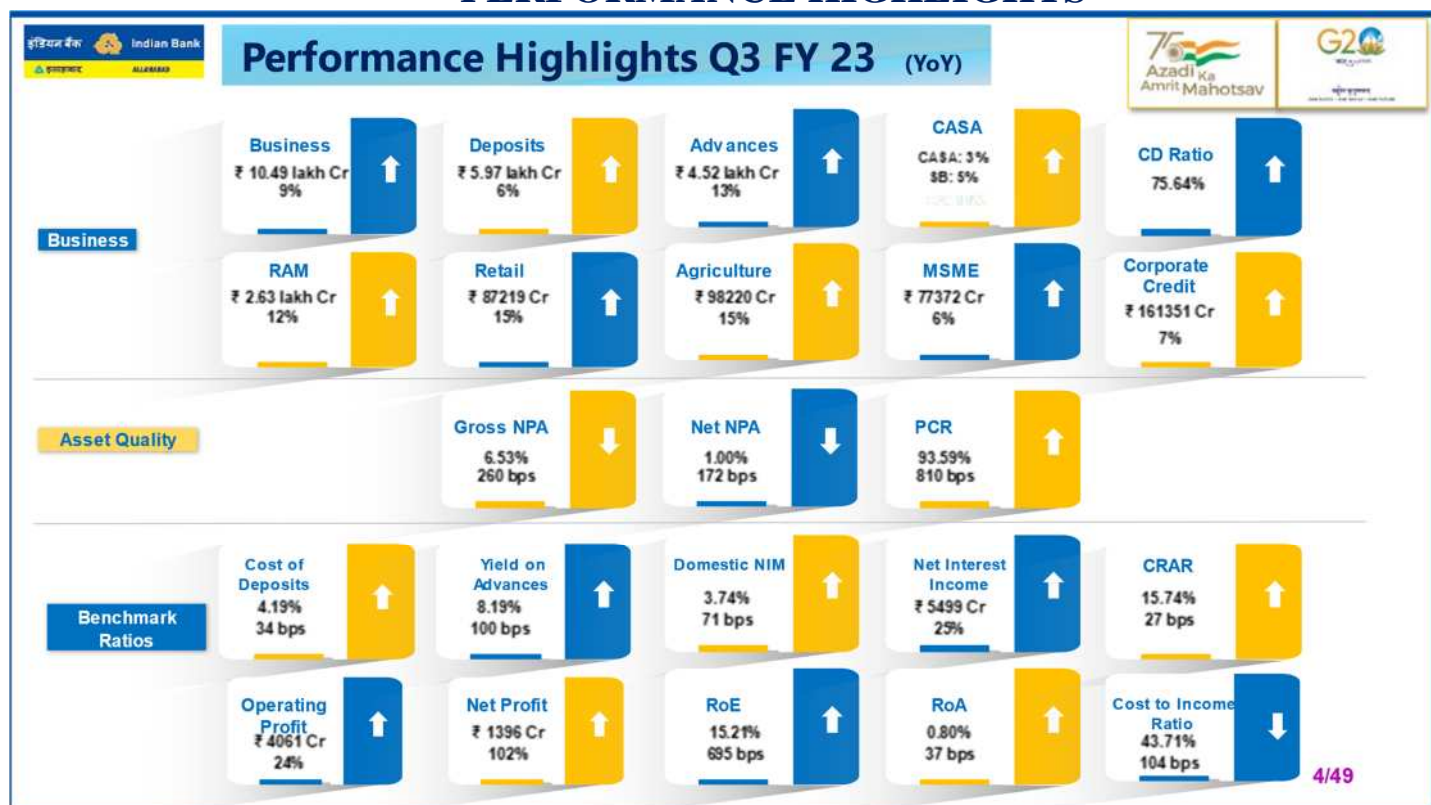


CAPITAL ADEQUACY

(Rs in Crores)

| Parameters | 31.12.2021 | 30.09.2022 | 31.12.2022 |
|------------------------------|------------|------------|------------|
| Capital | 47274 | 50991 | 50819 |
| Common Equity Tier I (CET 1) | 34777 | 38709 | 38638 |
| Additional Tier I | 1980 | 1980 | 1980 |
| Tier II | 10517 | 10302 | 10202 |
| Total Risk Weighted Assets | 305509 | 315744 | 322683 |
| CRAR % | 15.47 | 16.15 | 15.74 |

PERFORMANCE HIGHLIGHTS



REGIONAL RURAL BANKS (RRBs)

(₹ in Cr)

| Parameters | TNGB | | | | SGB | | | | PBGB | | | | Total | | | |
|------------------|--------|--------|----------|-------|--------|--------|----------|-------|--------|--------|----------|-------|--------|--------|-----|-------|
| | NME | | | FY22 | NME | | | FY22 | NME | | | FY22 | NME | | | FY22 |
| | Dec'21 | Dec'22 | YoY | | Dec'21 | Dec'22 | YoY | | Dec'21 | Dec'22 | YoY | | Dec'21 | Dec'22 | YoY | |
| Business | 34359 | 38649 | 12% | 34711 | 16170 | 20548 | 27% | 17453 | 1815 | 2167 | 19% | 1957 | 52344 | 61364 | 17% | 54121 |
| Operating Profit | 460 | 531 | 15% | 573 | 279 | 377 | 35% | 397 | 15 | 22 | 51% | 19 | 754 | 930 | 23% | 989 |
| Net Profit | 196 | 290 | 48% | 229 | 165 | 228 | 38% | 201 | 8 | 14 | 74% | 10 | 369 | 532 | 44% | 440 |
| Gross NPA % | 1.76 | 1.37 | - 39 bps | 1.68 | 1.28 | 0.80 | - 48 bps | 1.10 | 2.09 | 1.75 | - 34 bps | 2.07 | - | - | - | - |
| Net NPA % | 0.20 | 0.00 | - 20 bps | 0.00 | 0 | 0 | 0 | 0.00 | 0 | 0 | - | 0.00 | - | - | - | - |
| CRAR % | 12.95 | 13.31 | 36 bps | 12.96 | 16.34 | 16.35 | 1 bps | 15.19 | 11.39 | 10.92 | - 47 bps | 10.60 | - | - | - | - |
| No. of branches | 641 | 649 | - | 644 | 226 | 229 | - | 229 | 44 | 44 | - | 44 | 911 | 922 | - | 917 |

Performance Ratios

| PARAMETER (%) | AS ON | | |
|---------------|------------|------------|------------|
| | 31.12.2021 | 30.09.2022 | 31.12.2022 |
| GNPA | 9.13 | 7.30 | 6.53 |
| NNPA | 2.72 | 1.50 | 1.00 |
| PCR | 85.49 | 91.08 | 93.59 |
| ROE | 8.26 | 13.83 | 15.21 |
| ROA | 0.43 | 0.71 | 0.80 |