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Performance Analysis Q2 / H1 FY23



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1	Performance Highlights	
2	Business Snapshot	
3	Financials	
4	Capital & Risk Management	
5	Asset Quality	
6	Financial Inclusion	
7	Digital Banking & Business Network	
8	Initiatives, Awards & Accolades	

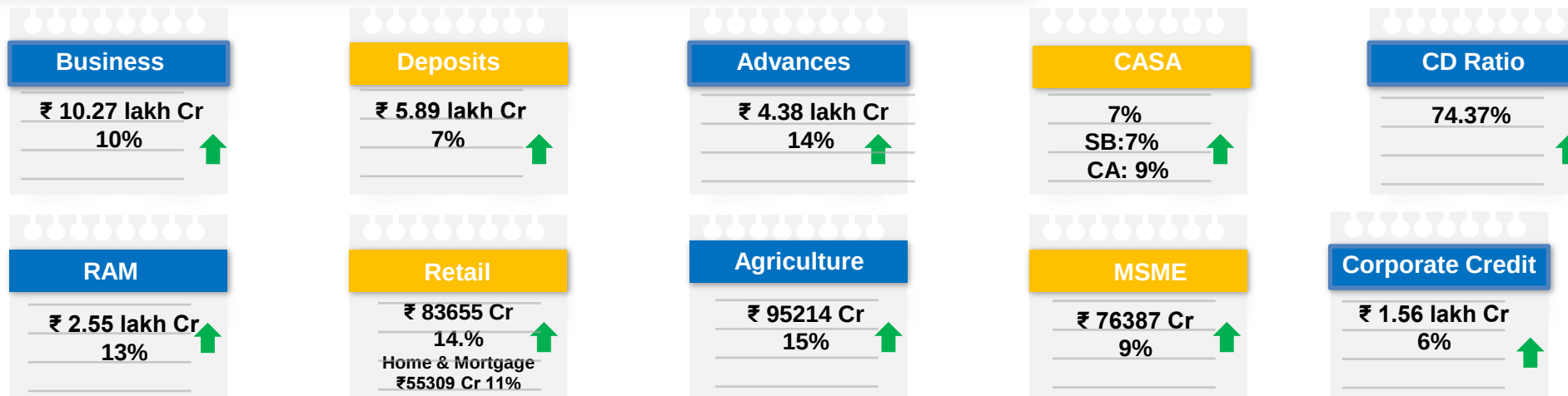
01

Performance Highlights Q2 FY 23

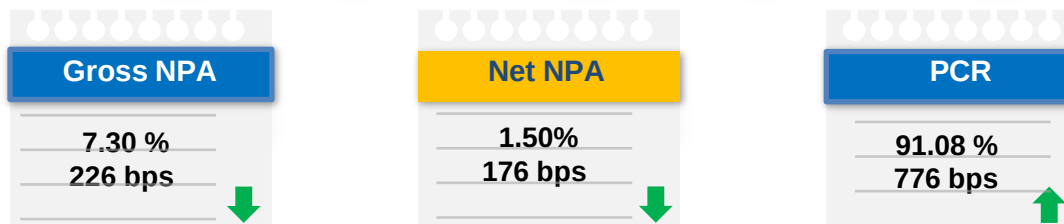


Performance Highlights Q2 FY 23 (YoY)

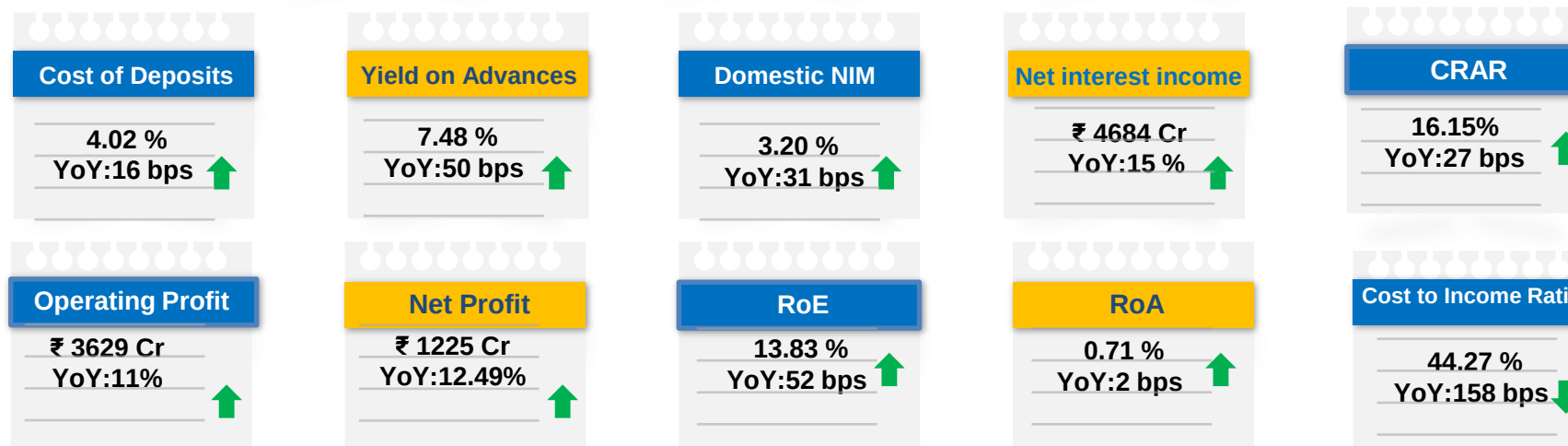
Business



Asset Quality



Benchmark Ratios



02

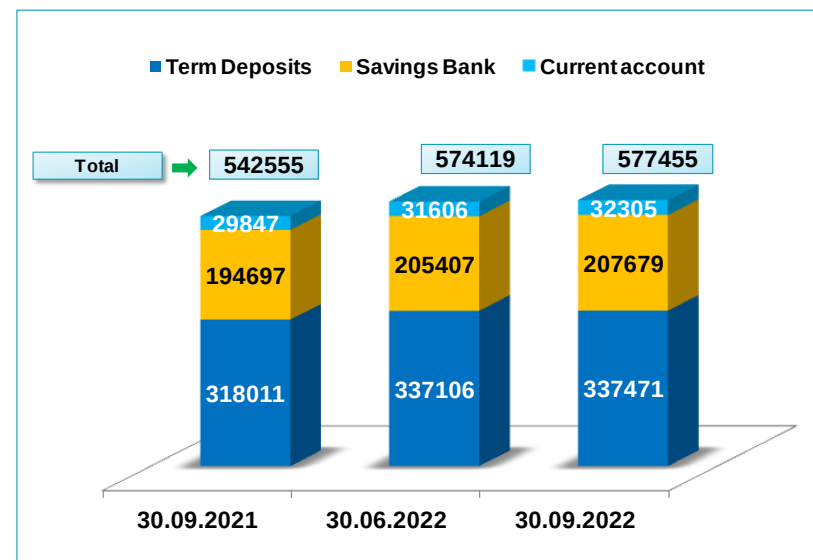
Business Snapshot



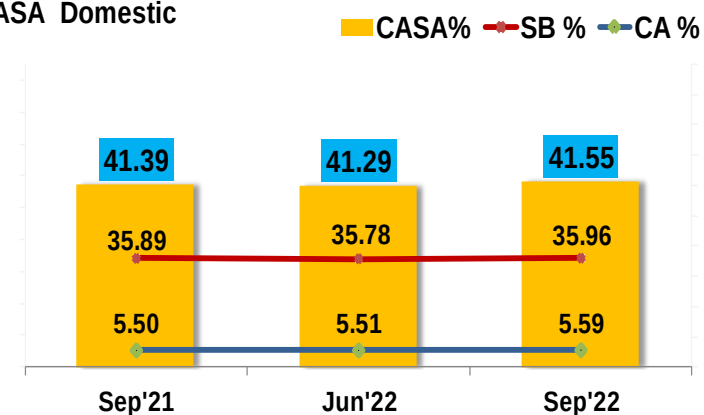
₹ in Cr

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



CASA Domestic



Advances (Domestic)

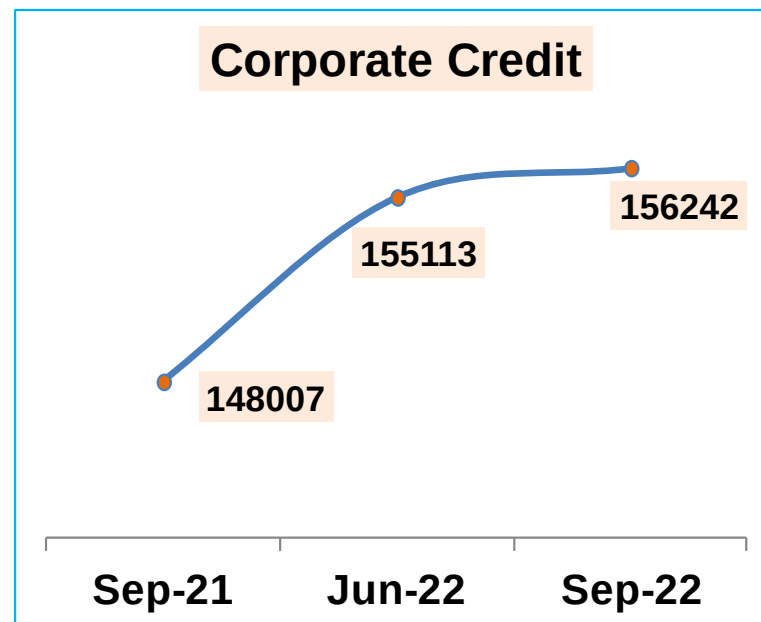
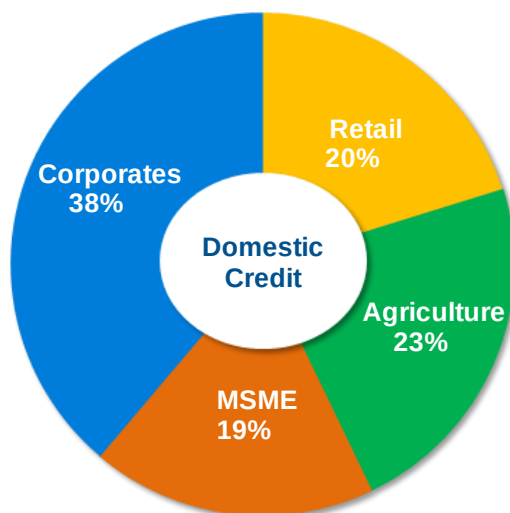
₹ in Cr

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
<i>RAM % to Gross Domestic Advances</i>	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

Sector Deployment – Domestic Advances

₹ 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

₹ in Cr

- More than ₹10 Cr
- For CRE > ₹5 Cr

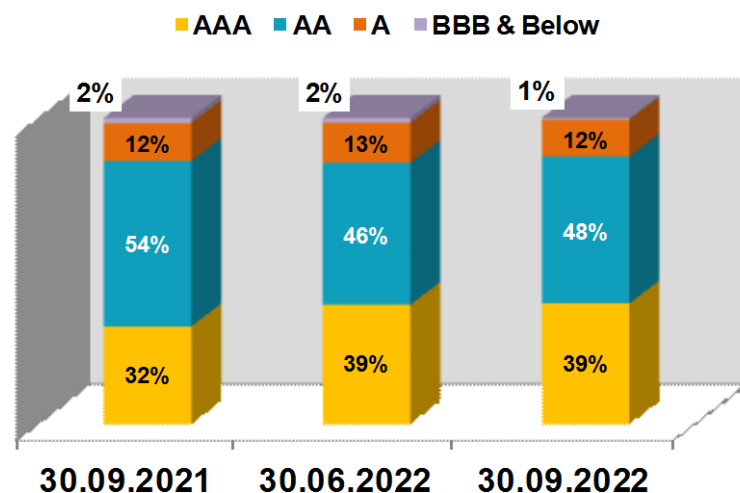
External Rating	30.09.2021		30.06.2022		30.09.2022	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	29702	14%	40262	17%	40905	17%
AA	53018	24%	64109	28%	68005	28%
A	57689	27%	60455	26%	60231	25%
BBB	41190	19%	39423	17%	40154	17%
Total BBB and above	181599	84%	204249	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

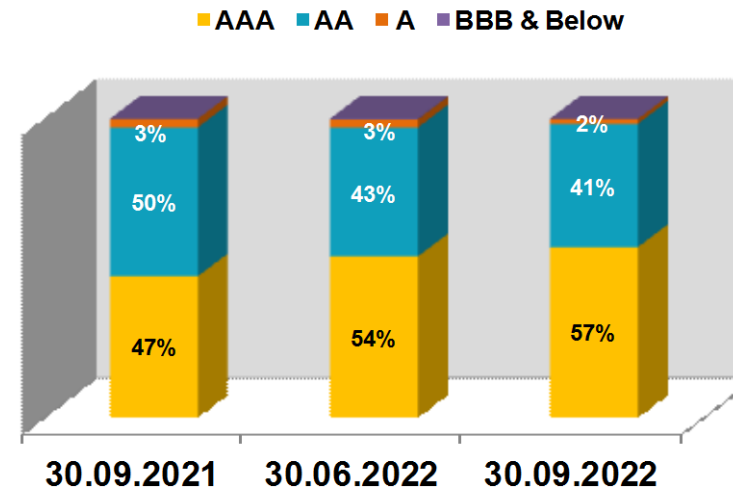
Standard NBFC	30.09.2021	%	30.06.2022	%	30.09.2022	%
NBFC - PSUs	4561	11%	5445	11%	6190	11%
NBFC - HFCs	16943	40%	21651	42%	22850	39%
NBFC - MFIs	1835	4%	2168	4%	2116	4%
NBFC - Others	19247	45%	22465	43%	27066	46%
Total	42586	100%	51729	100%	58222	100%

Rating of Standard NBFCs



99% is rated A and above

Rating of Standard HFCs



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

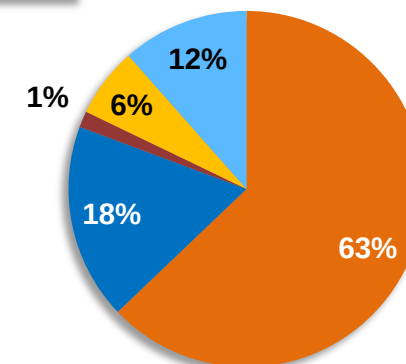
Out of Std NBFCs	30.09.2021	30.06.2022	30.09.2022
HFCs			
Bank sponsored	1605	2373	2828
Private Institutions	15338	19278	20022
Total	16943	21651	22850

Investments - Domestic

₹ in Cr

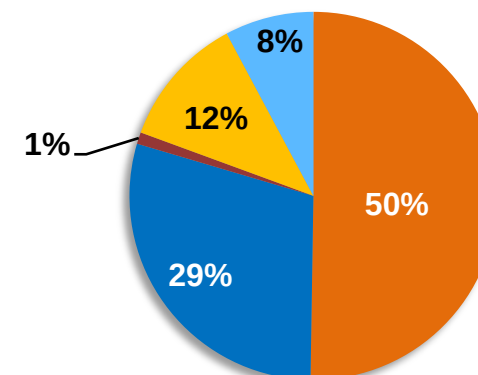
AFS Book (YoY)

Sep' 21



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

Sep' 22



Details	30.09.2021	30.06.2022	30.09.2022	YoY (%)
SLR Investments	144836	146638	147112	1.57
<i>Of which</i>				
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	

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



Operating Profit and Net Profit

₹ in Cr

SI 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

₹ in Cr

SI 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

Fee Income

₹ 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

SI 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

Overhead Expenses

₹ in Cr

SI 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

Provisions and Net Profit

₹ 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

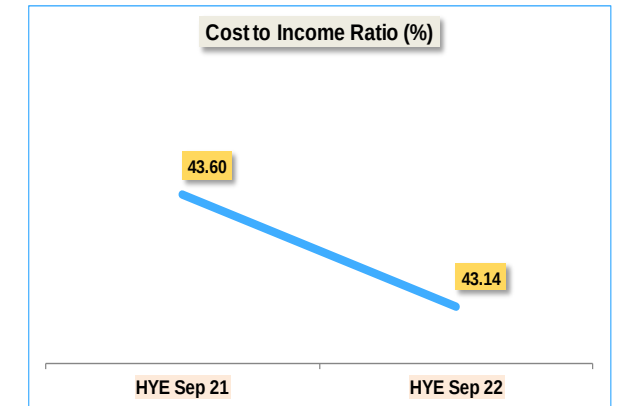
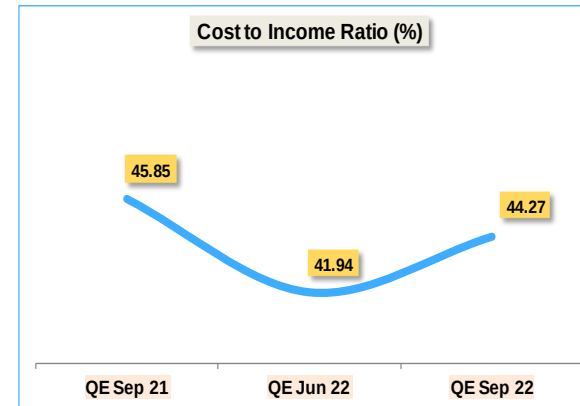
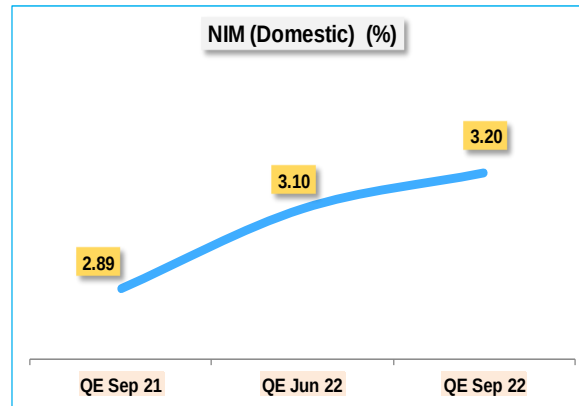
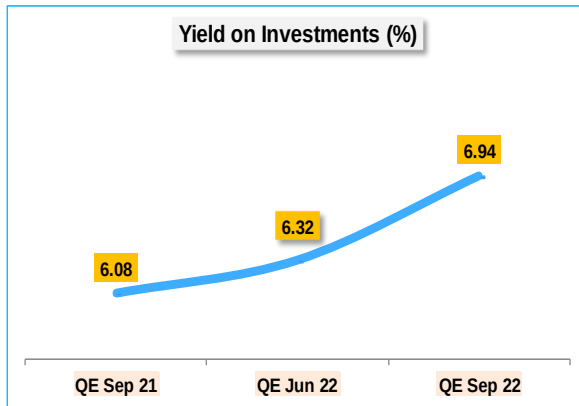
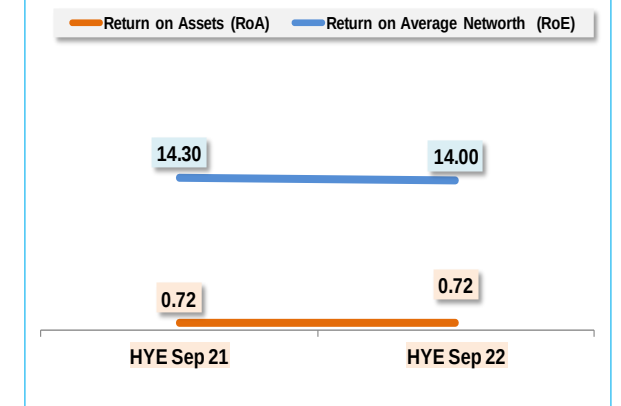
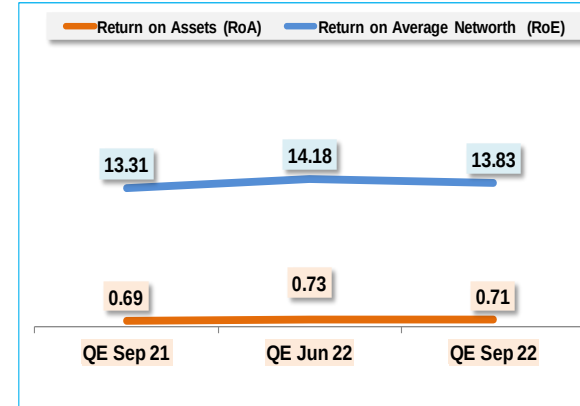
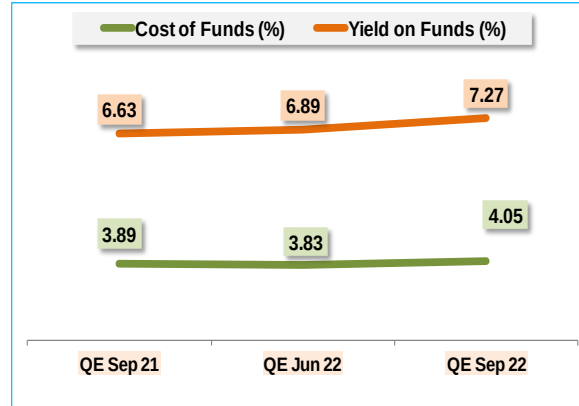
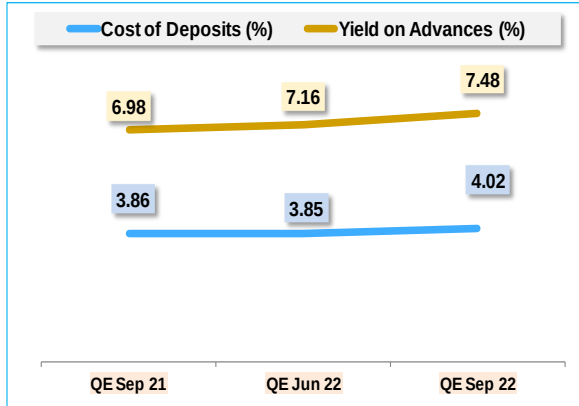
Performance Ratios

% annualised

SI 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

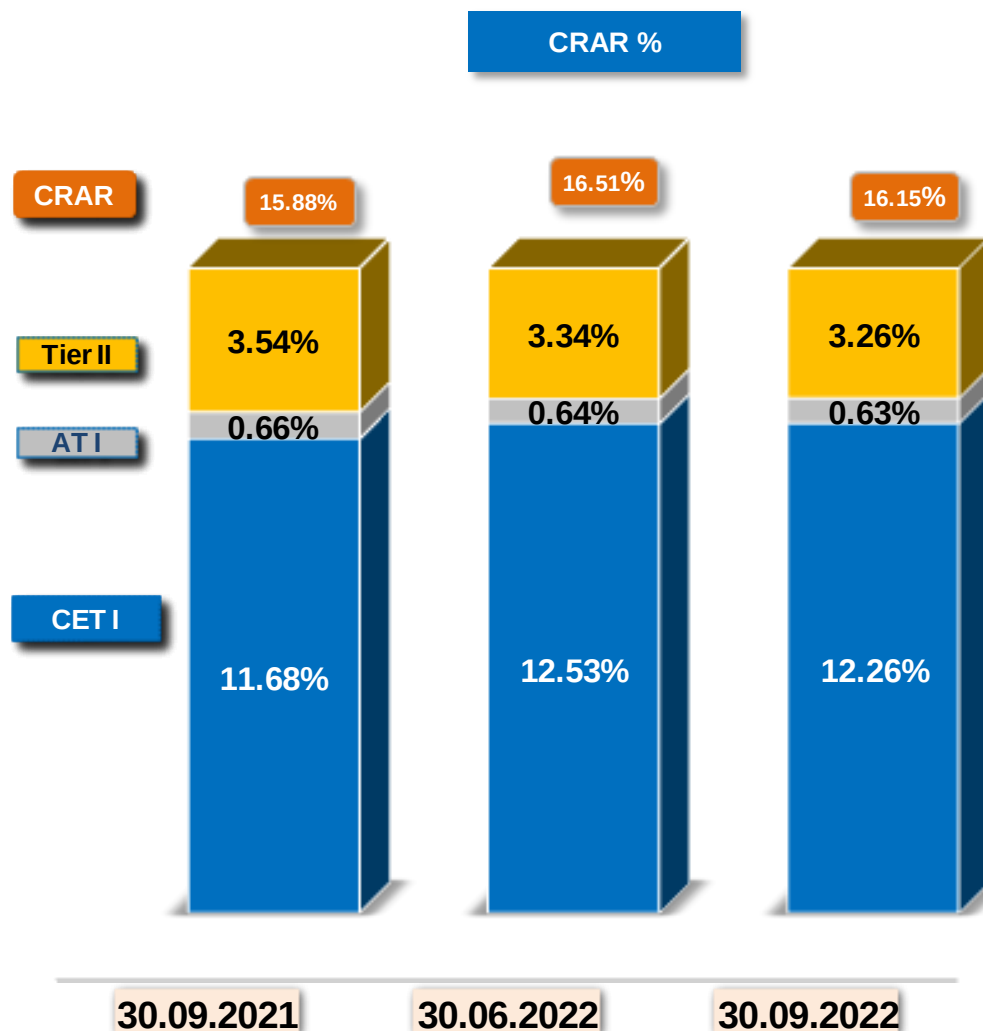


Capital Adequacy – Risk Management

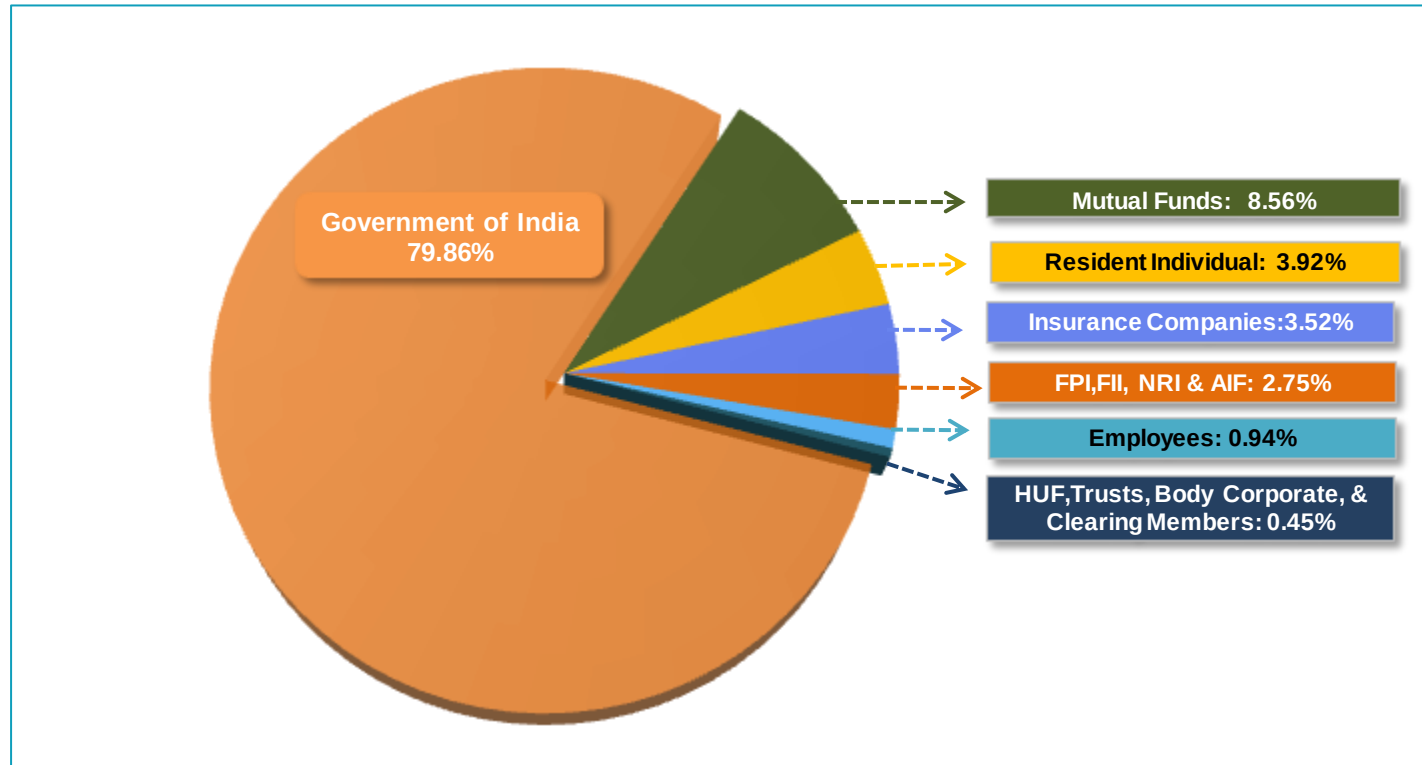
₹ in Cr

Parameters	30.09.2021	30.06.2022	30.09.2022
Capital	47753	50993	50991
Common Equity Tier I (CET I)	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	--	--	--



30.09.2022

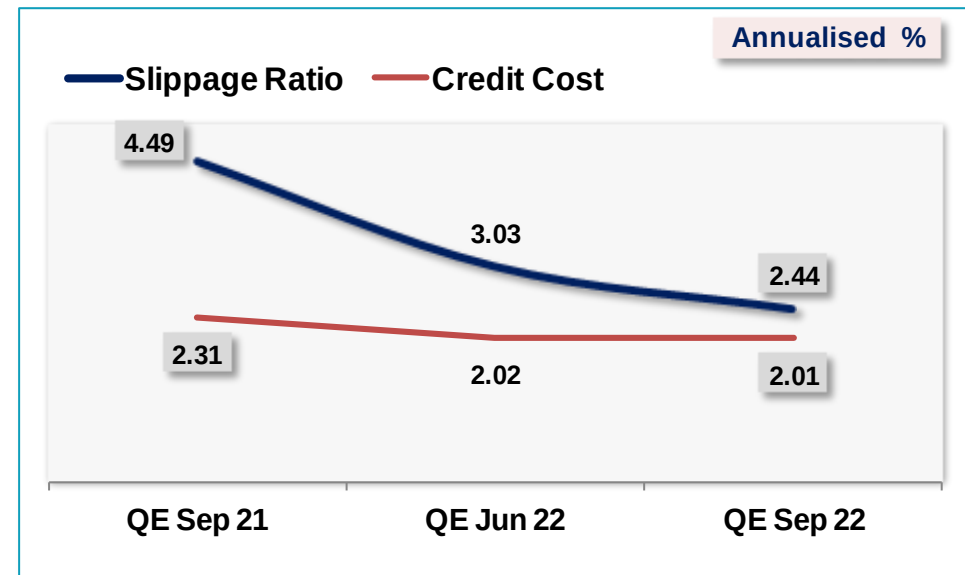
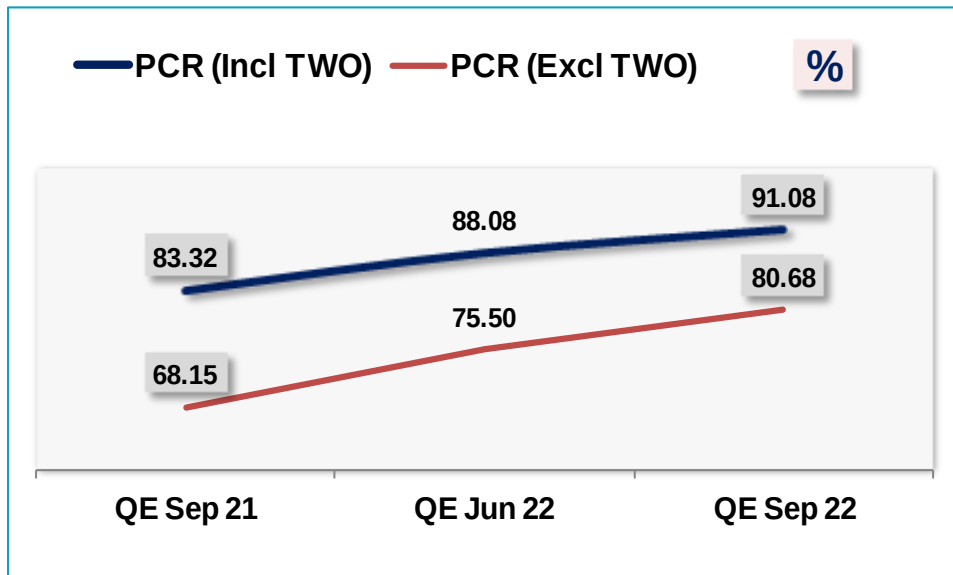
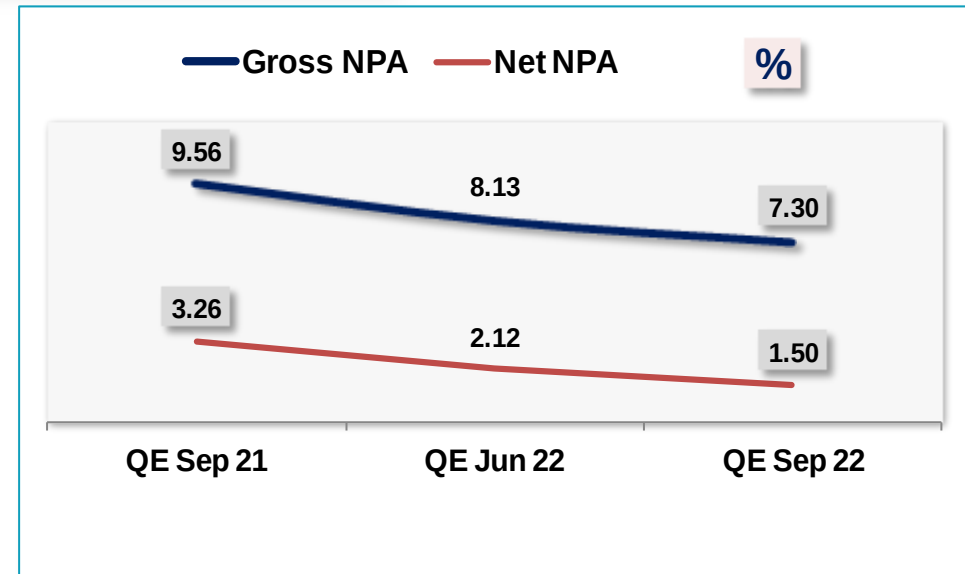
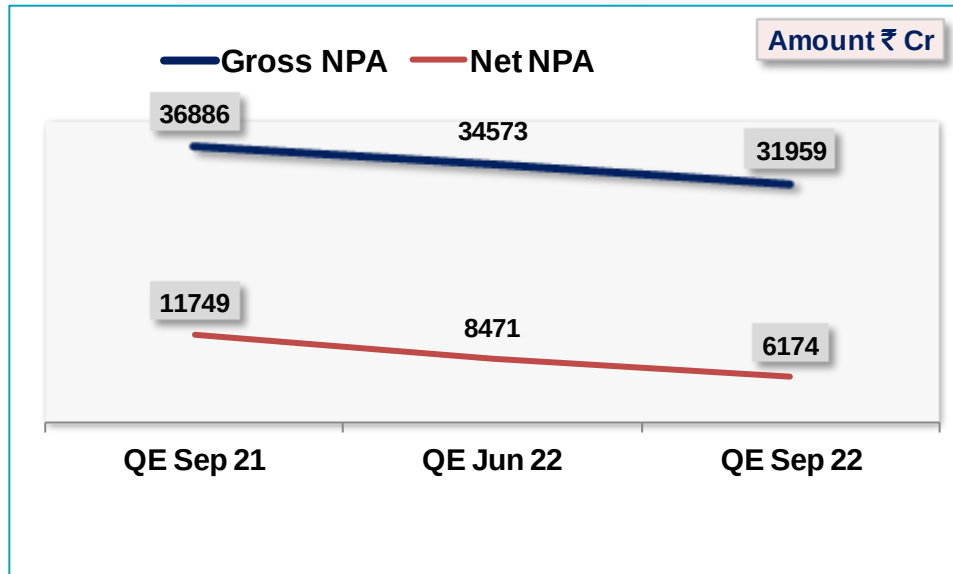


Pattern of Equity Shareholding	%
Shareholder	
Promoters	79.86
Public & Others	20.14
Total	100

05

Asset Quality





₹ 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

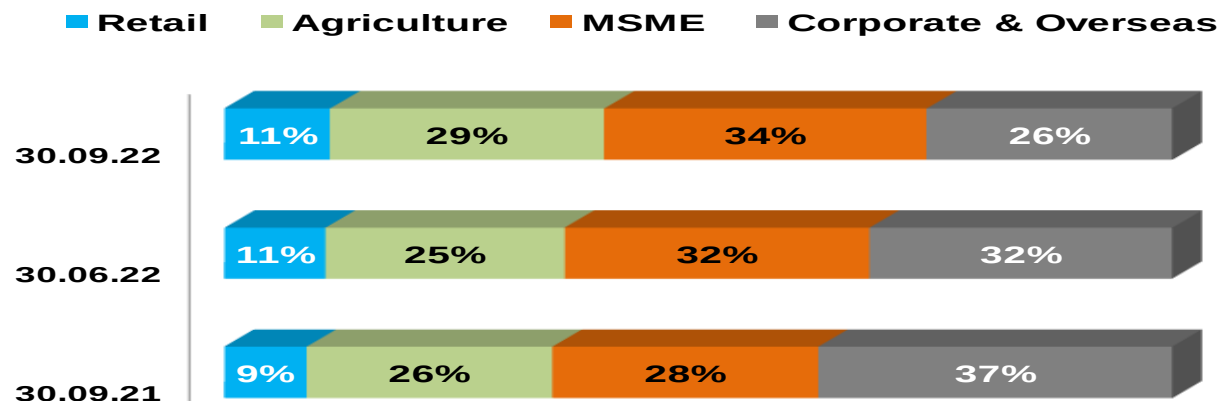
Category	Q2 FY 22	Q1 FY 23	Q2 FY 23
Retail	150	527	328
Agriculture	983	264	1059
MSME	746	1317	774
RAM	1879	2108	2161
Corporate	2073	777	218
Total	3952	2885	2379

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 %



₹ 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

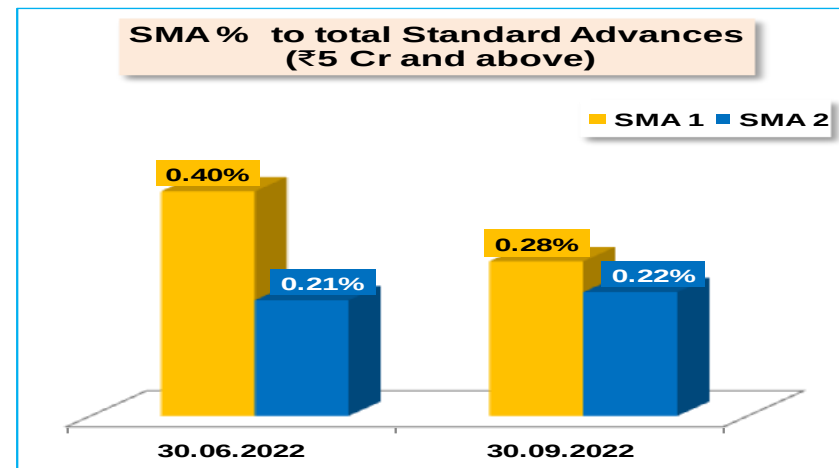
S.No	Position of Accounts with Indian Bank	No. of A/Cs	Book Balance
1	Offer received and under process	4	485
2	Offer likely to be received in Nov 22	9	3346
3	Under due diligence by NARCL	8	1543
	Total	21	5374

Invested ₹139.49 Cr as Equity in NARCL

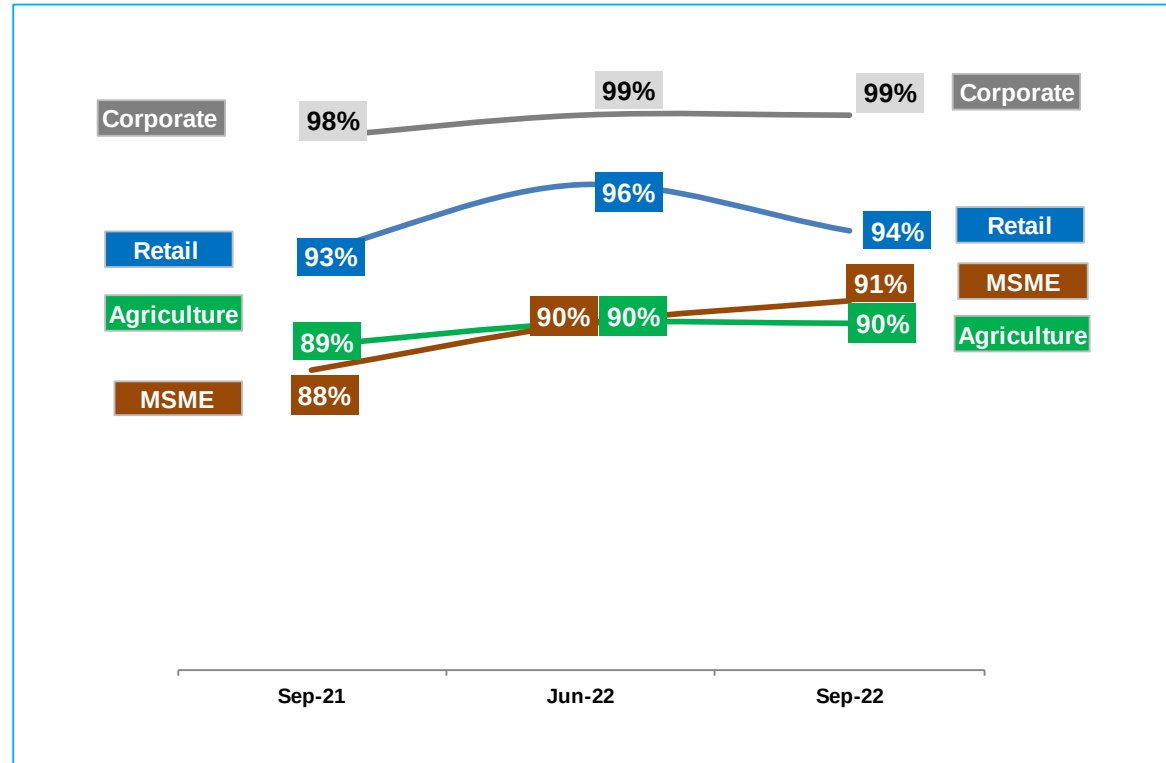
SMA position ₹5 Cr and above

₹ 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%

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.

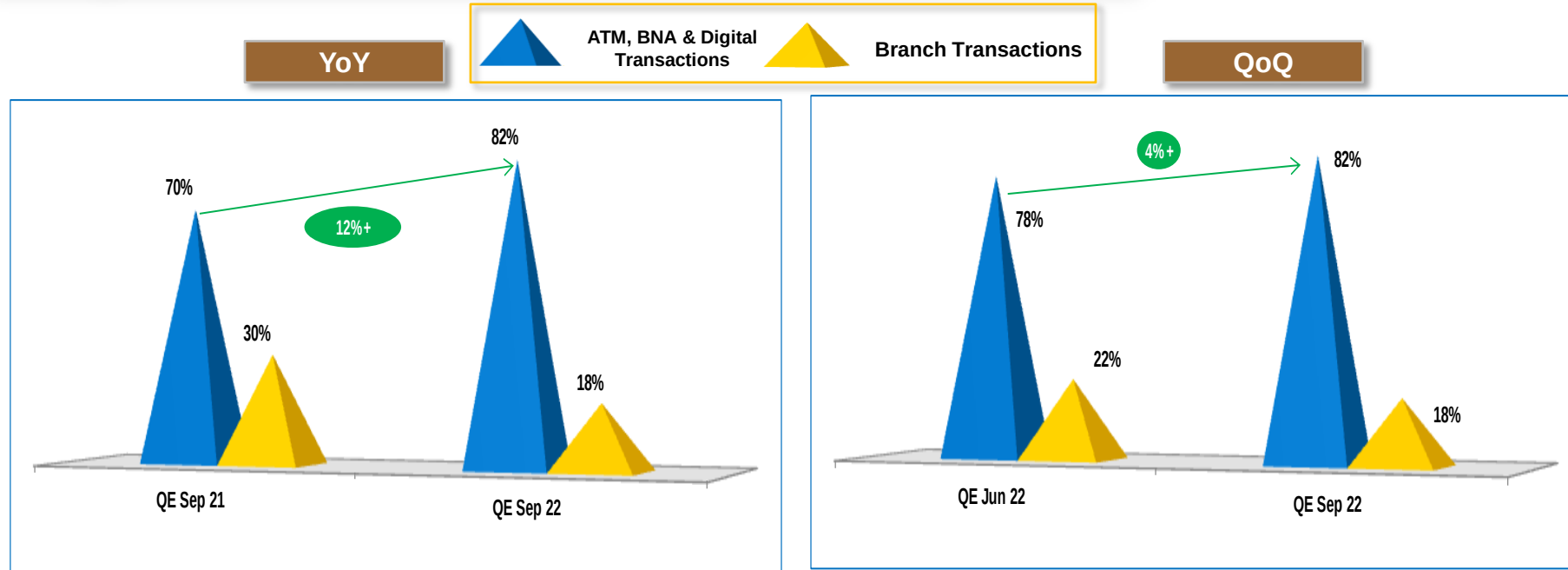
Performance under APY during Q2 FY23:

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

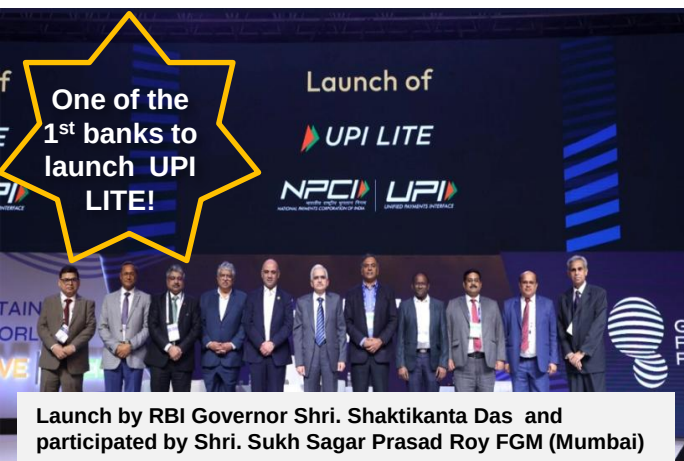
07

Digital Banking & Business Network





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



- **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

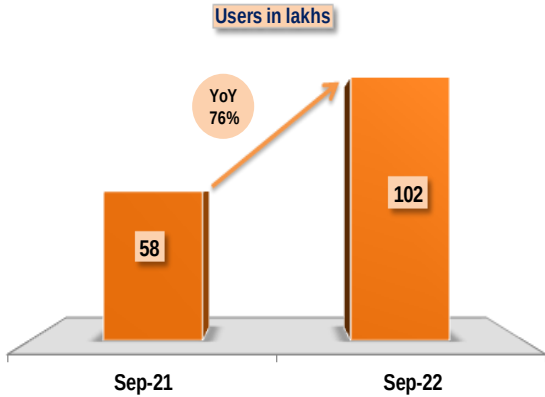


1Cr+
Registered Users

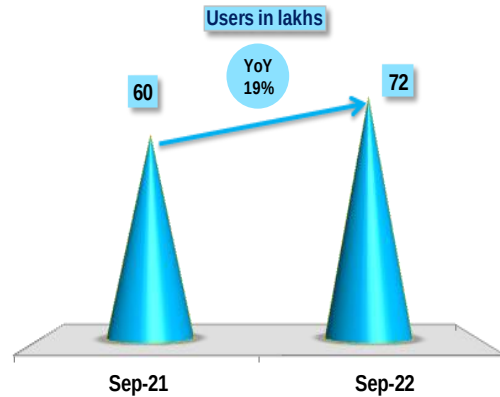


- **Sound Box** for merchants, an instant audio alert for payment through UPI QR
- **FASTag recharge** facility through BBPS and UPI enabled
- **UPI payment** as additional option for MUP challan collection
- **Co-branded Rupay Debit cards** issued to Girl students under Govt. of Tamil Nadu Scholarship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

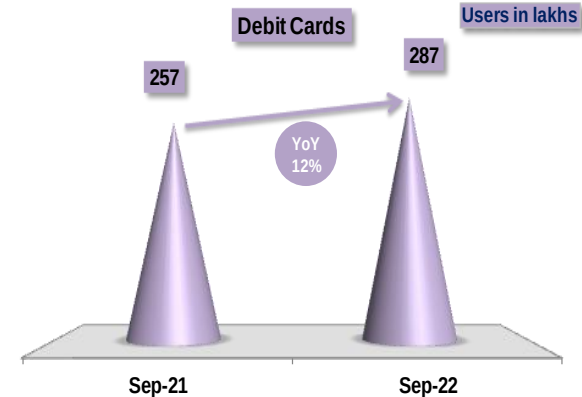
Mobile Banking



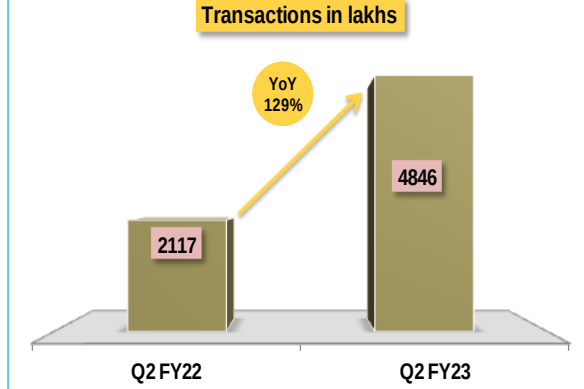
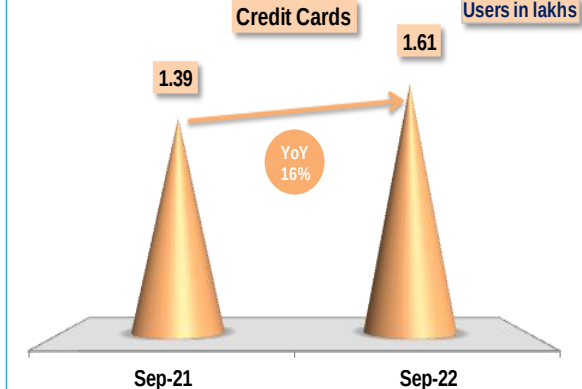
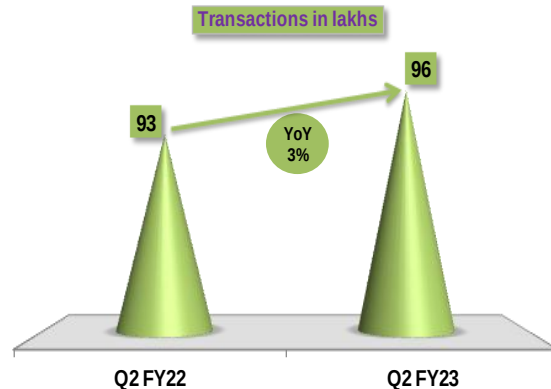
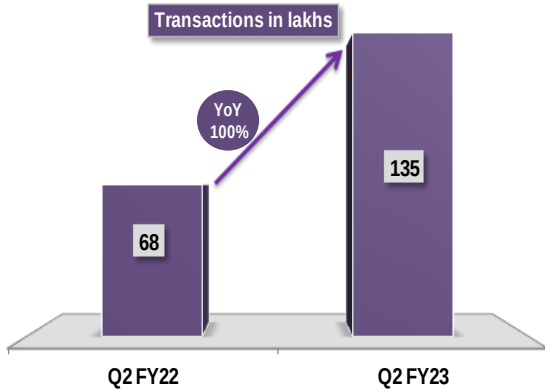
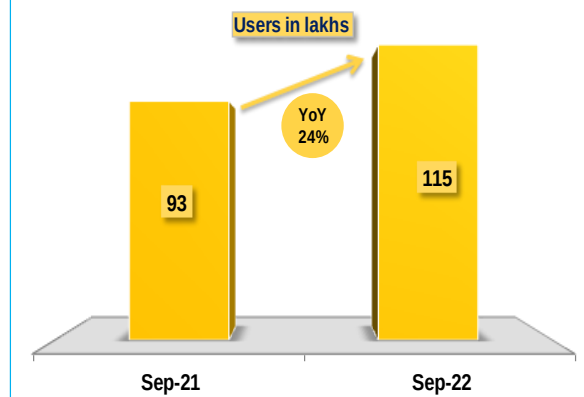
Internet Banking



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

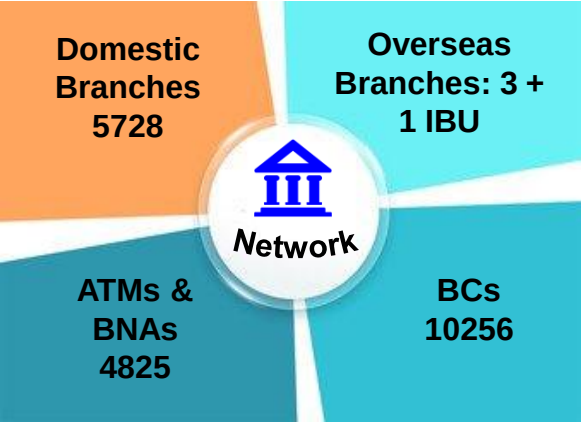


Shri Pankaj Chaudhary, Hon'ble Minister of State for Finance, Shri Brajesh Pathak, Deputy Chief Minister, UP, Shri Mukesh Sharma, MLC, Lucknow & Shri Imran Amin Siddiqui, Executive Director graced the occasion

DBU, Karaikal



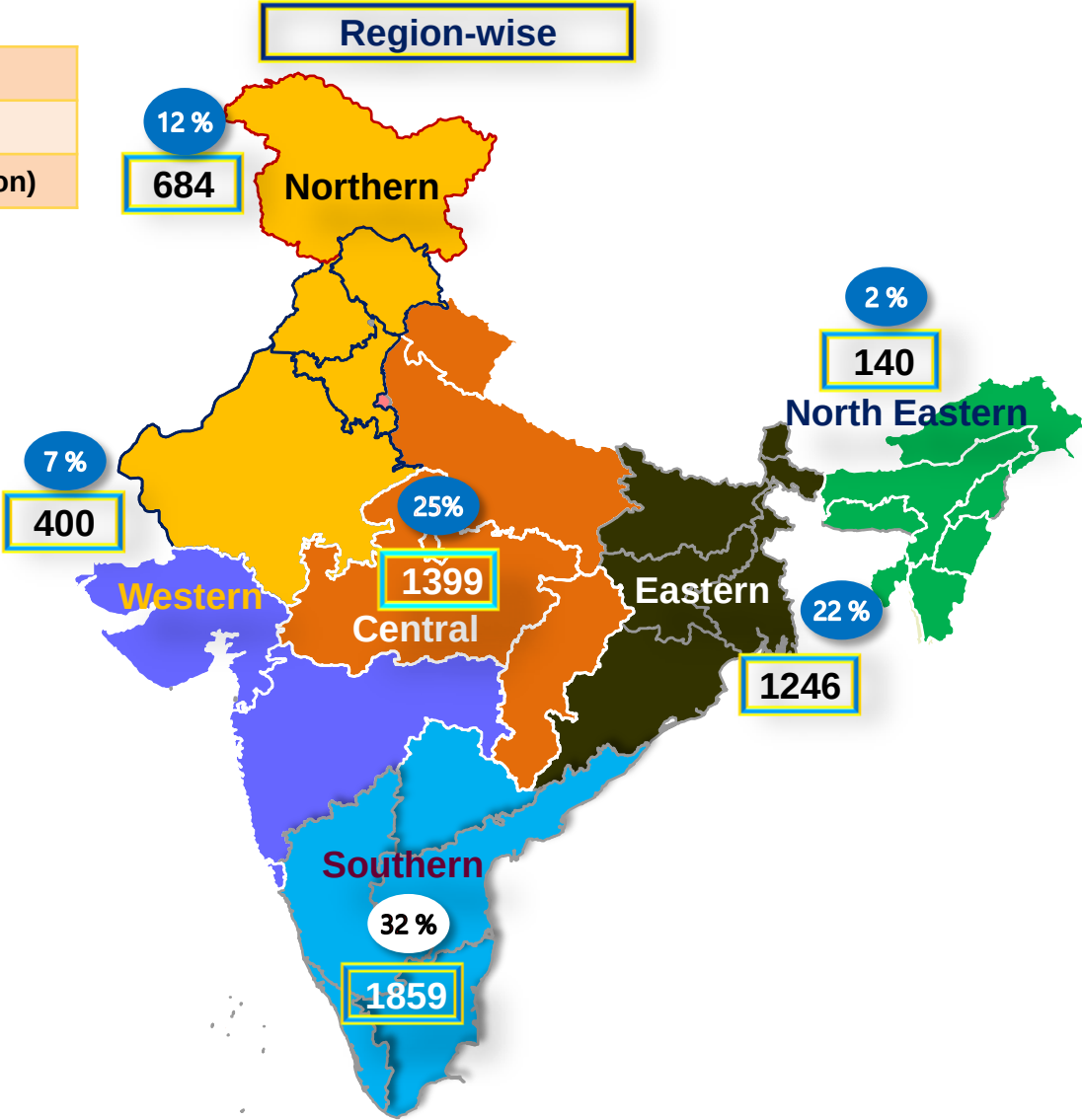
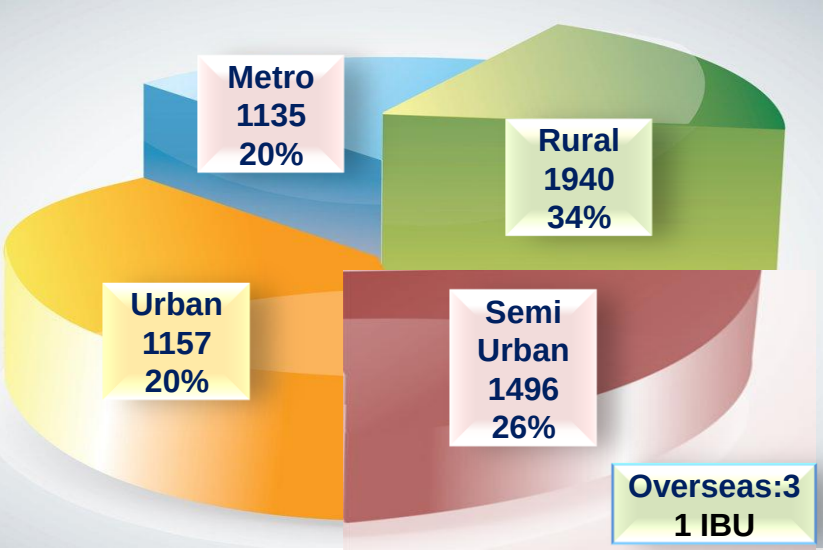
Smt Chandira Priyanga, Hon'ble Minister for Transport, UT of Puducherry, Shri Richards Johnkumar, MLA, Nellihope and Shri Ashwani Kumar, Executive Director graced the occasion



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

Pan India Touch Points: 20810

Population group wise



Staff Position

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



- 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



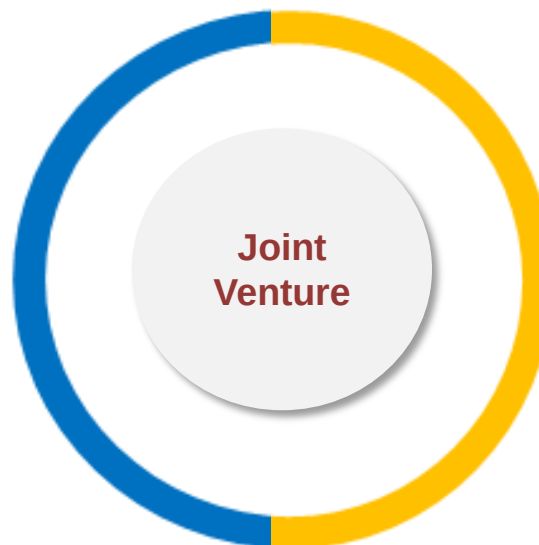
- Effective mechanism supported by well defined policies and SOPs to manage and oversee the functions of Bank.
- Technology driven Customer Grievance Redress System (CGRS), an in-house software developed with a flow of several unique features.





- 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 (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).

30.09.22 (Provisional)



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.





₹ 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

**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)**

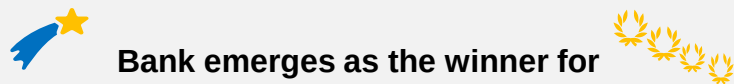
- Best Innovative Bank: **Winner**
- Best Bank for implementing COVID related Govt Schemes: **Winner**
- Best MSME friendly Bank: **Runner Up**



APY Award



2nd Position in ATAL Pension Yojana Enrollments for FY 22


 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



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

