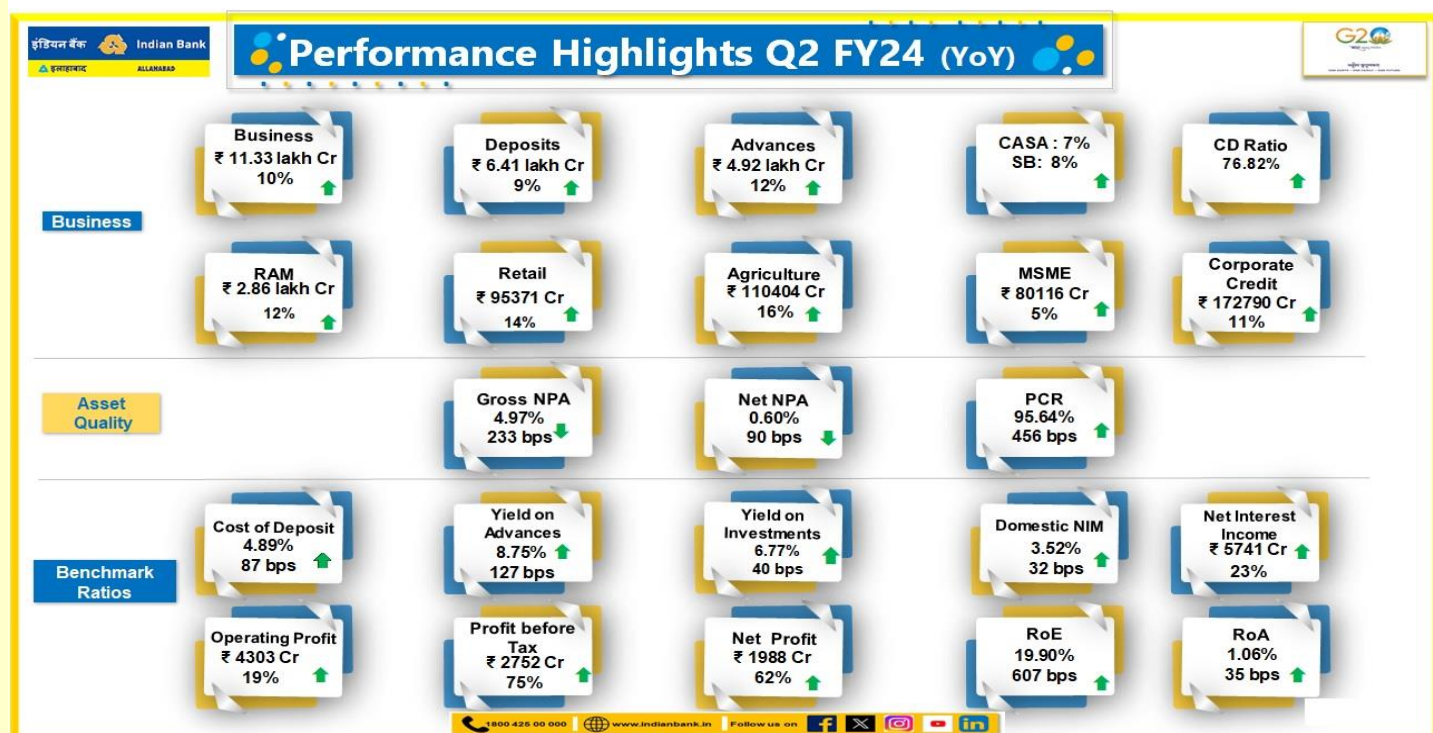


VISION DELIVERING EXCELLENCE IN FINANCIAL SERVICES THROUGH CUSTOMER FOCUS, EMPLOYEE ENGAGEMENT AND SUSTAINABLE GROWTH.	INDIAN BANK इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD Your Own Bank. Always with you आपका अपना बैंक हर कदम आपके साथ	MISSION BRING THE BEST OF INNOVATION AND TECHNOLOGY IN OUR OFFERINGS 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 MAHESH KUMAR BAJAJ SHRI ASHUTOSH CHOUDHURY SHRI SHIV BAJRANG SINGH	BRANCH NETWORK 692 Northern 409 Western 1217 Central 1246 Eastern 1914 Southern 141 North Eastern	TOTAL BUSINESS Rs 11.33 LAKH CRORE DEPOSITS Rs 6.41 LAKH CRORE Domestic Deposits 577455 Domestic CASA 239984 Current account 32305 Savings Bank 207679 Term Deposits 337471 601957 249416 32173 217243 352541 619969 256482 32976 223506 363487 30.09.2022 30.06.2023 30.09.2023																												
SHAREHOLDING PATTERN Government of India 79.86% Mutual Funds: 8.01% Resident Individual: 3.02% Insurance Companies: 3.36% FPI/FII, NRI & AIF: 4.85% Employees: 0.55% HUF, Trusts, Body Corporate, & Clearing Members: 0.35%																														
RATING- AT1& Tier 2 BONDS <table><tr><td>Sl.No</td><td>AT 1 Bonds</td><td>Tier 2 Bonds</td></tr><tr><td>CARE</td><td>AA+ / Stable</td><td>AAA /Stable</td></tr><tr><td>CRISIL</td><td>AA+ /Stable</td><td>AAA /Stable</td></tr><tr><td>India Ratings and Research</td><td></td><td>AA+ /Stable</td></tr></table>	Sl.No	AT 1 Bonds	Tier 2 Bonds	CARE	AA+ / Stable	AAA /Stable	CRISIL	AA+ /Stable	AAA /Stable	India Ratings and Research		AA+ /Stable	NETWORK DISTRIBUTION Metro 1149 20% Rural 1974 34% Urban 1174 20% Semi Urban 1522 26%	ADVANCES Rs 4.92 LAKH CRORE Corporates 38% Retail 21% Agriculture 24% MSME 17% Domestic Credit																
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CAPITAL ADEQUACY (Rs in Crores) <table><tr><th>Parameters</th><th>30.09.2022</th><th>30.06.2023</th><th>30.09.2023</th></tr><tr><td>Capital</td><td>50991</td><td>54898</td><td>54931</td></tr><tr><td>Common Equity Tier I (CET 1)</td><td>38709</td><td>42834</td><td>42680</td></tr><tr><td>Additional Tier I</td><td>1980</td><td>1980</td><td>1980</td></tr><tr><td>Tier II</td><td>10302</td><td>10084</td><td>10271</td></tr><tr><td>Total Risk Weighted Assets</td><td>315744</td><td>347987</td><td>353719</td></tr><tr><td>CRAR %</td><td>16.15</td><td>15.78</td><td>15.53</td></tr></table>			Parameters	30.09.2022	30.06.2023	30.09.2023	Capital	50991	54898	54931	Common Equity Tier I (CET 1)	38709	42834	42680	Additional Tier I	1980	1980	1980	Tier II	10302	10084	10271	Total Risk Weighted Assets	315744	347987	353719	CRAR %	16.15	15.78	15.53
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PERFORMANCE HIGHLIGHTS



REGIONAL RURAL BANKS (RRBs)

(₹ in Cr)

Parameters	TNGB					SGB					PBGB					Total			Total YE
	QE			FY23	QE			FY23	QE			FY23	QE			FY23			
	Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY				
Business	36477	43831	20%	40417	19225	23513	22%	22059	2085	2417	16%	2251	57787	69761	21%		64727		
Operating Profit	410	485	18%	693	261	293	12%	538	18	19	2%	26	689	797	16%		1257		
Net Profit	222	303	36%	418	160	219	37%	264	12	12	2%	14	394	534	36%		696		
Gross NPA %	1.48	1.01	- 47 bps	1.20	0.83	0.53	- 30 bps	0.61	1.82	1.71	- 11 bps	1.98	-	-	-		-		
Net NPA %	0	0	-	0.00	0	0	-	0.00	0	0	-	0.00	-	-	-		-		
CRAR %	13.69	13.74	5 bps	13.61	16.78	16.89	11 bps	15.76	11.04	10.82	- 22 bps	10.55	-	-	-		-		
No. of branches	648	656	-	655	229	236	-	234	44	46	-	46	921	938	-		935		

Performance Ratios

PARAMETER (%)	FOR THE QUARTER ENDED			FOR THE YEAR ENDED
	30.09.2022	30.06.2023	30.09.2023	
GNPA	7.30	5.47	4.97	5.95
NNPA	1.50	0.70	0.60	0.90
PCR	91.08	95.10	95.64	93.82
ROE	13.83	17.88	19.90	14.73
ROA	0.71	0.95	1.06	0.77