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

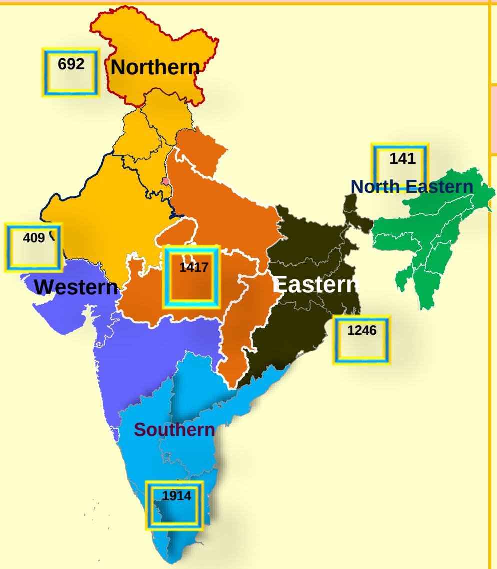
MISSION

- 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

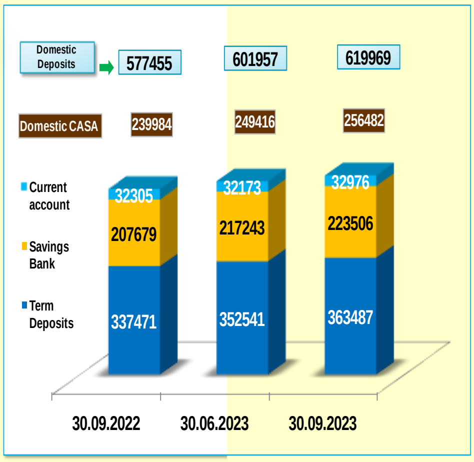
BRANCH NETWORK



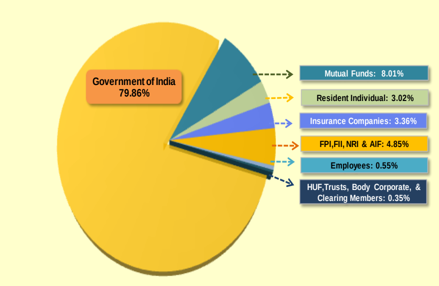
TOTAL BUSINESS

Rs 11.33 LAKH CRORE

DEPOSITS
Rs 6.41 LAKH CRORE



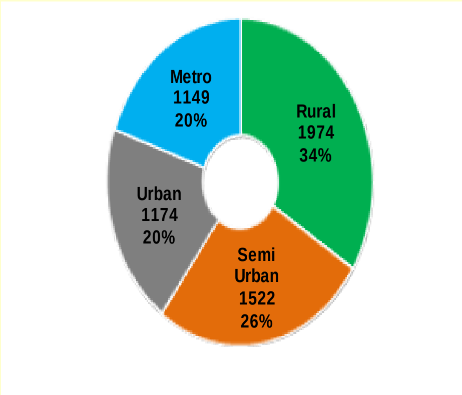
SHAREHOLDING PATTERN



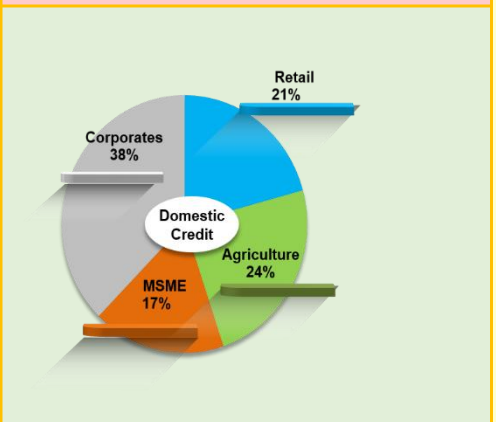
RATING-
AT1& Tier 2 BONDS

Sl.No	AT 1 Bonds	Tier 2 Bonds
CARE	AA+/ Stable	AAA /Stable
CRISIL	AA+ /Stable	AAA /Stable
India Ratings and Research		AA+ /Stable

NETWORK DISTRIBUTION



ADVANCES
Rs 4.92 LAKH CRORE

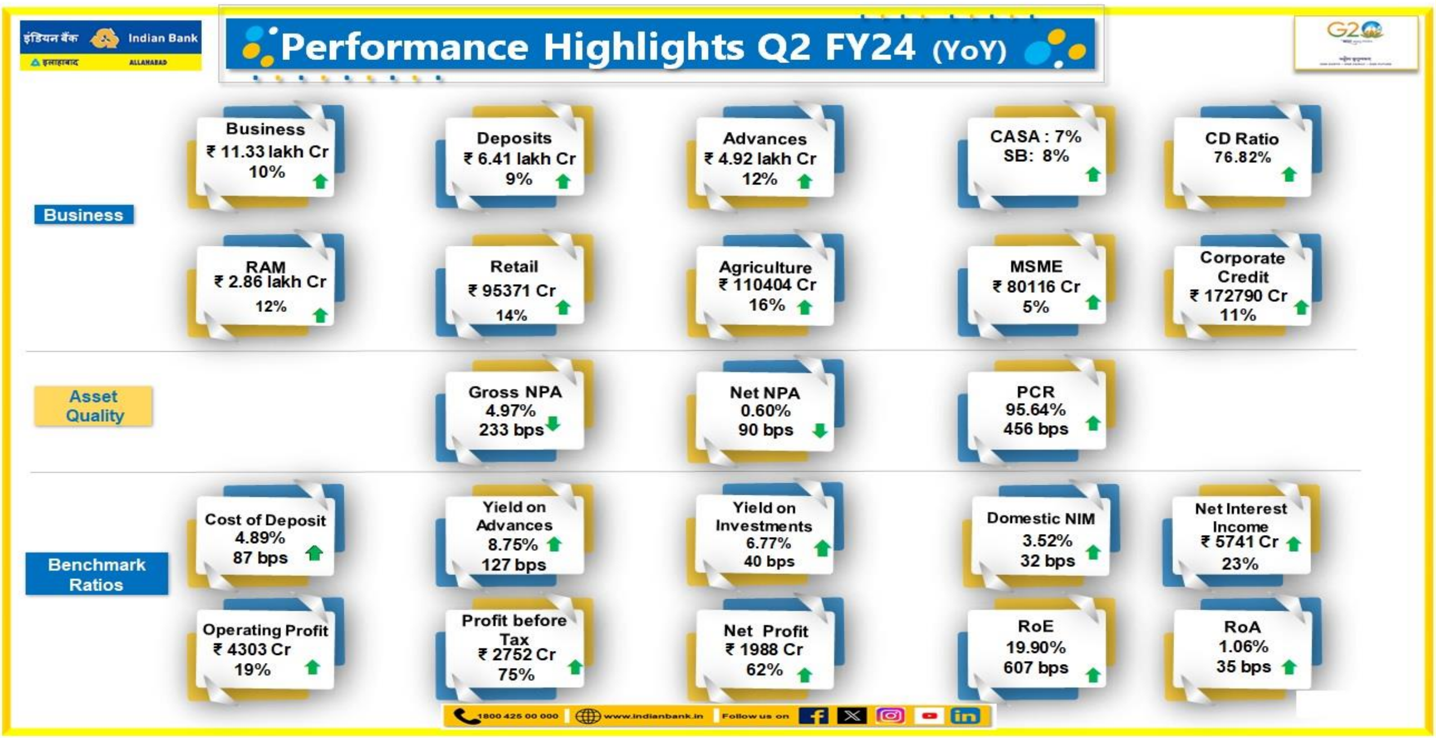


CAPITAL ADEQUACY

(Rs in Crores)

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

PERFORMANCE HIGHLIGHTS



REGIONAL RURAL BANKS (RRBs)

(₹ in Cr)

Parameters	TNGB				SGB				PBGB				Total			Total
	QE			FY23	QE			FY23	QE			FY23	QE			YE
	Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY		Sep-22	Sep-23	YoY	Mar-23
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	31.03.2023
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**