



इलाहाबाद ALLAHABAD

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Ref: ISC/268 /2020-21

22.10.2020

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex Bandra East Mumbai - 400 051.	The Vice President BSE Limited Phiroze Jeejibhai Towers Dalal Street Mumbai - 400 001
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Dear Sir,

Subject: Presentation on Unaudited (Reviewed) Financial Results of the Bank for the second Quarter and Half Year ended September 30, 2020

We enclose herewith Presentation on Un-Audited (Reviewed) Financial Results of the Bank for the second Quarter and half year ended September 30, 2020.

This is for your information, records and dissemination please.

Yours faithfully,

(Dina Nath Kumar)
AGM and Company Secretary

Encl: As stated

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(Finance for Startups)

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Performance Analysis

Q2 / H1 2020-21

Overdraft Jewel Loan

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- Interest begins only when you use the limit

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MSME Prerana
(Business Mentoring Program for MSMEs)

1	Performance Highlights	
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9	Strategies	



Amalgamation of Allahabad Bank into Indian Bank came into effect on April 1, 2020. Accordingly, the combined financials as on 30th September 19 and 31st March 20 have been arrived at by aggregation of audited numbers of combined figures of two banks.



Performance Highlights

Performance Highlights - Q2 FY 21 (YoY)

Business ↑
₹8.6 lakh Cr 5%

Deposits ↑
₹5 lakh Cr 7%

CASA at 41% 99 bps ↑
Savings Bank 9%

Term Deposits ↑
5%

Advances ↑
₹ 3.6 lakh Cr 2%

RAM ↑
₹ 1.9 lakh Cr 5%

Gross NPA ↓
9.89% 276 bps

Net NPA ↓
2.96% 164 bps

PCR ↑
84.39% 886 bps

Operating Profit ↑
₹2995 Cr 40%

Net Profit
₹412 Cr

RoA %
0.28

RoE %
5.88

Domestic NIM ↑
3.06 39 bps

Expense Ratio ↓
47.97% 338 bps

CRAR (Basel III)
13.64%

Building on synergies on amalgamation, registered growth in key parameters



Financials

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y
1	Interest Income	9420	9757	10120	10057	-1	7	18879	20177	7
2	Interest Expenses	6281	6447	6246	5913	-5	-6	12426	12159	-2
3	Net Interest Income (1-2)	3139	3310	3874	4144	7	32	6453	8018	24
4	Non Interest Income	1249	1728	1328	1611	21	29	2368	2938	24
5	Operating Income (3+4)	4388	5038	5201	5755	11	31	8822	10957	24
6	Operating Expenses	2253	2636	2448	2760	13	22	4454	5209	17
7	Operating Profit (5-6)	2135	2402	2753	2995	9	40	4368	5748	32
8	Total Provisions	3890	4043	2384	2583	8	-34	5630	4967	-12
9	Net Profit (7-8)	-1755	-1641	369	412	12	--	-1262	782	--

Strong growth in Earnings and Profit

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y (%)
1	Interest Income on Advances and Discount on Bills	6746	6832	7149	7148	0	6	13476	14297	6
2	Interest on investments	2530	2740	2775	2795	1	10	5106	5570	9
3	Sundry interest income	144	185	196	115	-42	-20	298	311	4
4	Total Interest Income (1+2+3)	9420	9757	10120	10057	-1	7	18879	20177	7
5	Profit on sale of investment	453	331	632	631	0	39	700	1263	80
6	Recovery of bad debts	102	466	24	141	490	38	233	165	-29
7	Fee Income	516	676	445	665	49	29	1046	1110	6
8	Forex Income	57	68	48	81	69	42	119	129	8
9	PSLC Commission	72	10	140	61	-56	-15	190	201	6
10	Miscellaneous income	49	176	39	32	-18	-35	80	70	-13
11	Total Non Interest Income (5+6+7+8+9+10)	1249	1728	1328	1611	21	29	2368	2938	24
12	Total Income (4+11)	10669	11485	11447	11668	2	9	21247	23116	9

Non Interest Income fuelled by growth in treasury profits, fee income and recovery in bad debts

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y (%)
1	Transaction fees	148	138	75	221	195	49	290	296	2
2	Loan processing charges	83	158	113	122	8	47	148	235	59
3	Commission on Government business	18	20	10	23	130	28	32	33	3
4	Commission on LC/BG	94	73	129	81	-37	-14	173	210	21
5	Cross selling	12	18	5	14	180	17	26	19	-27
6	Income from PFMS operations	1	14	2	11	450	--	9	13	44
7	Misc fee Income	160	255	111	192	73	20	368	303	-18
8	Fee Income (1 to 7)	516	676	445	665	49	29	1046	1110	6

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y (%)
1	Interest on deposits	5985	6091	5869	5583	-5	-7	11805	11452	-3
2	Interest on borrowings	296	311	339	294	-13	-1	621	632	2
3	Sundry interest expenses	0	45	38	37	-4	--	0	75	--
4	Total Interest Expenses (1+2+3)	6281	6447	6246	5913	-5	-6	12426	12159	-2
5	Salary	1173	968	953	915	-4	-22	1912	1868	-2
6	Contribution for Employees	123	566	701	835	19	579	715	1536	115
7	Staff Expenses (5+6)	1296	1534	1654	1750	6	35	2627	3404	30
8	Depreciation	118	100	109	178	63	51	226	287	27
9	Others	839	1003	685	832	21	-1	1601	1517	-5
10	Overheads (8+9)	957	1103	794	1010	27	5	1827	1804	-1
11	Operating Expenses (7+10)	2253	2637	2448	2760	13	22	4454	5209	17
12	Total Expenses (4+11)	8534	9084	8694	8673	0	2	16880	17368	3

Full provision made for wage revision and pension

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y (%)
1	Rent, Taxes & Lighting	194	218	119	165	39	-15	363	284	-22
2	Depreciation	118	100	109	178	63	51	226	287	27
3	Insurance	135	132	166	168	1	24	259	334	29
4	Travelling and Halting	32	51	27	32	19	0	53	59	11
5	Postage, Telecommunications etc.	39	51	26	29	13	-25	65	55	-15
6	Repairs and Maintenance	38	72	41	47	15	24	84	88	5
7	Printing and Stationery	16	24	10	13	35	-16	31	23	-24
8	ATM Issuer Fee paid	91	87	87	98	12	7	186	185	-1
9	Others	294	368	209	279	34	-5	560	488	-13
10	Overheads (1 to 9)	957	1103	794	1010	27	6	1827	1804	-1

Overheads under control

₹ in Cr

SI No	Components	Quarter Ended						Half Year Ended		
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)	30.09.2019	30.09.2020	Y-o-Y (%)
1	Operating Profit	2135	2402	2753	2995	9	40	4368	5748	32
2	Total Provisions	3890	4043	2384	2583	8	-34	5630	4967	-12
	Of which									
3	Loan loss	3443	2071	1830	1880	3	-45	5027	3710	-26
4	Depreciation on investments	145	61	-40	53	-232	-63	348	13	-96
5	Standard advances	13	580	175	352	101	2610	-7	527	--
6	Income-tax	240	857	245	299	22	24	177	544	207
7	Others	49	474	174	-1	--	--	85	173	104
8	Net Profit	-1755	-1641	369	412	12	--	-1262	782	--

Increased provision for standard assets

% Annualized

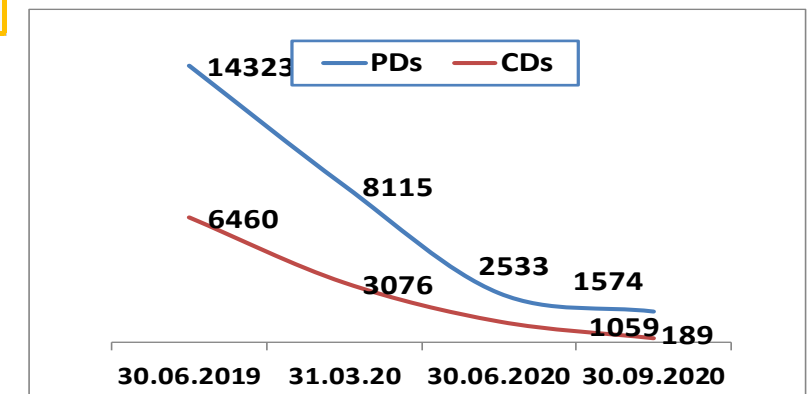
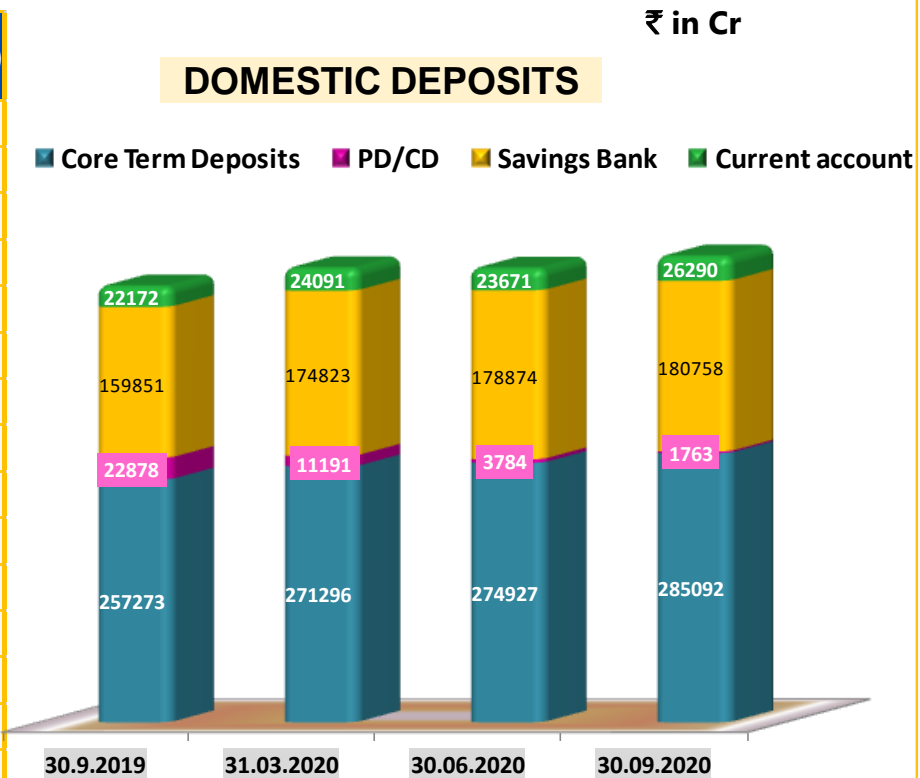
Parameters	Quarter Ended				Half Year Ended	
	30.09.2019	31.03.2020	30.06.2020	30.09.2020	30.09.2019	30.09.2020
Cost of Deposits	5.27	5.11	4.83	4.57	5.25	4.70
Cost of Funds	5.28	5.13	4.89	4.58	5.27	4.71
Cost to Income Ratio	51.35	52.33	47.06	47.97	50.48	47.54
Yield on Advances	8.30	8.11	7.59	7.80	8.35	7.79
Yield on Investments	6.90	7.05	6.65	6.61	7.00	6.75
Return on Assets (RoA)	-1.32	-1.17	0.25	0.28	-0.48	0.27
Net Interest Margin (NIM) Domestic	2.67	2.67	2.83	3.06	2.76	2.97
Return on Investments (Domestic)	7.96	7.35	8.09	7.83	7.81	7.96
Return on Average Networth (RoE)	--	--	5.49	5.88	--	5.70
Earnings per Share (₹)	--	--	13.08	14.61	--	13.85
Book Value per Share (₹)	--	231.25	245.23	251.79	--	251.79
Business per Employee (₹ in Cr)	19.92	20.93	20.95	21.49	19.92	21.49
Business per Branch (₹ in Cr)	136.78	138.35	138.09	144.81	136.78	144.81
Net Profit per Employee (₹ in lakhs)	--	--	3.63	4.10	--	3.89

Robust NIM and increased Book value per share



Business Snapshot

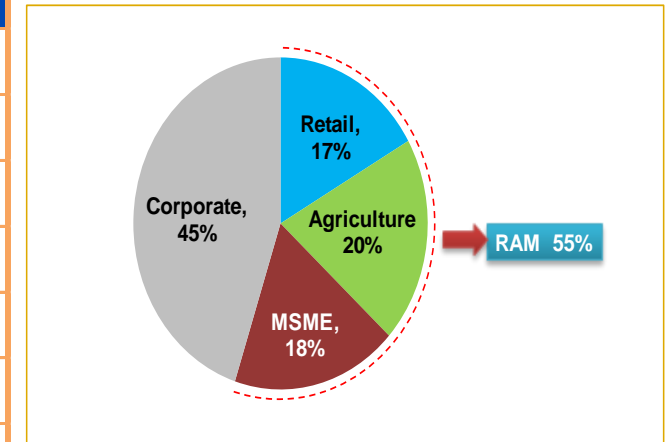
SI No	Parameter	30.09.2019	31.03.2020	30.06.2020	30.09.2020	Q-o-Q (%)	Y-o-Y (%)
1	Deposits	469797	488835	489109	501956	3	7
	Domestic	462174	481401	481255	493903	3	7
	Overseas	7623	7434	7854	8053	3	6
	Deposits breakup						
	Current	24041	24581	24152	26861	11	12
	Savings	165803	174907	178954	180845	1	9
	CASA	189844	199488	203106	207706	2	9
	CASA %	40%	41%	42%	41%	0	2
	Term Deposits	279953	289347	286003	294250	3	5
	Term Deposits %	60%	59%	58%	59%		
2	Advances	359391	368664	366787	365896	0	2
	Domestic	350837	360255	357869	356627	0	2
	Overseas	8554	8409	8918	9270	4	8
3	Business	829188	857499	855896	867853	1	5
	Domestic	813011	841656	839124	850530	1	5
	Overseas	16177	15843	16772	17323	3	7



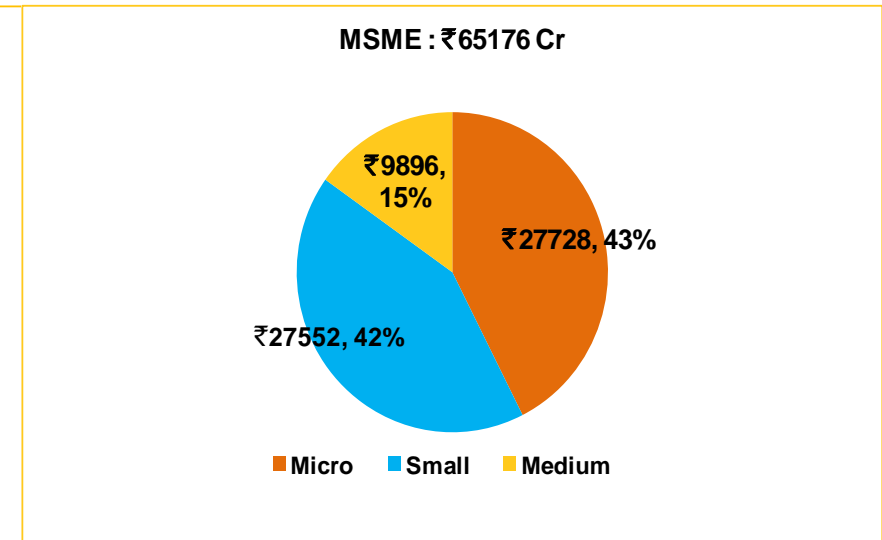
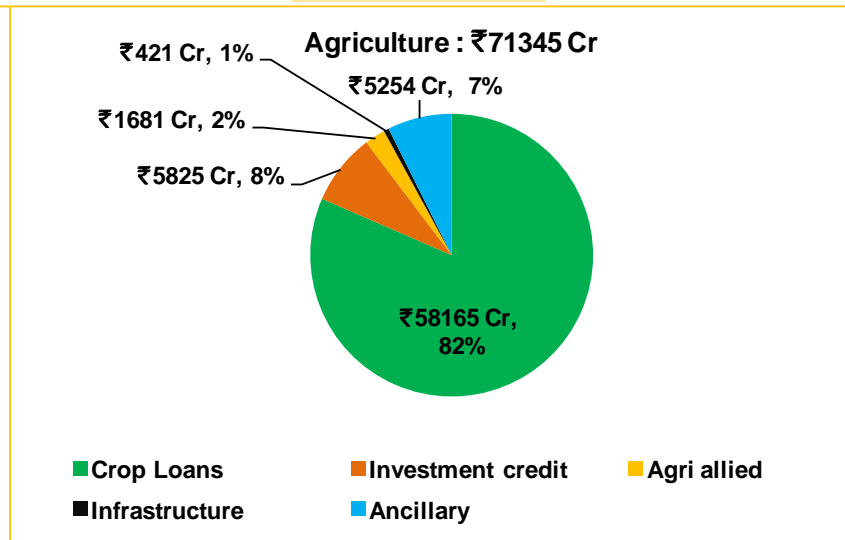
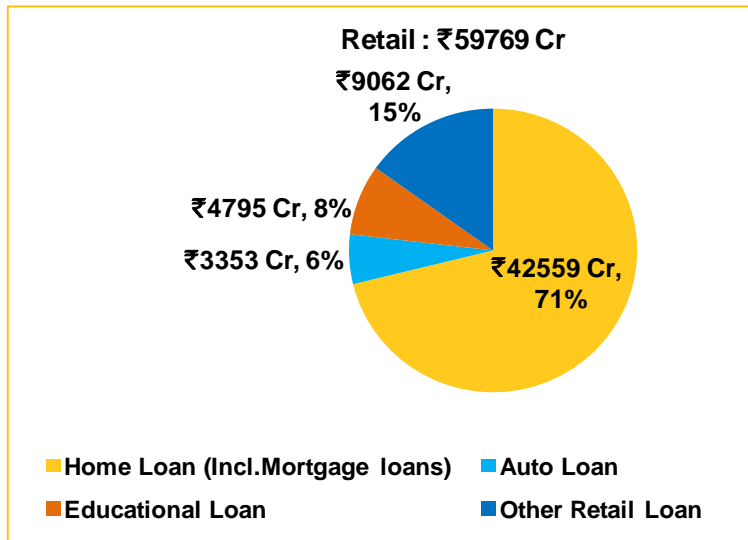
- Investment under TLTRO 1.0, 2.0 and Extended PCGS 2.0 : ₹ 5885Cr
- NSLR investment other than TLTRO and PCGS during HY is ₹ 2400Cr

Sector	30.09.2019	31.03.2020	30.06.2020	30.09.2020	YoY (%)
Gross Advances-Domestic	350837	360255	357869	356627	2
R etail	58636	61490	60529	59769	2
A griculture	66970	68959	68773	71345	7
M SMSE	62033	60907	60590	65176	5
Total (RAM)	187638	191356	189892	196290	5
RAM % to Gross Advances	53	53	53	55	
C orporates	163199	168899	167977	160336	-2

₹ in Cr



30.09.20



Sectoral Deployment – Domestic Advances

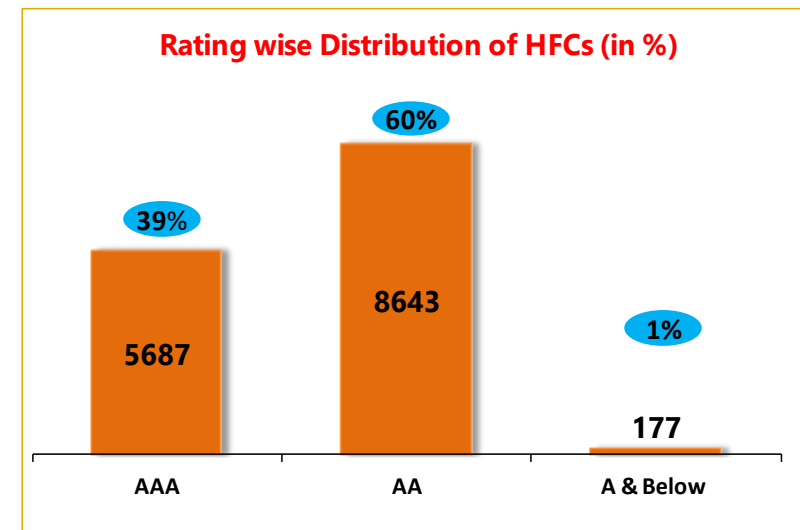
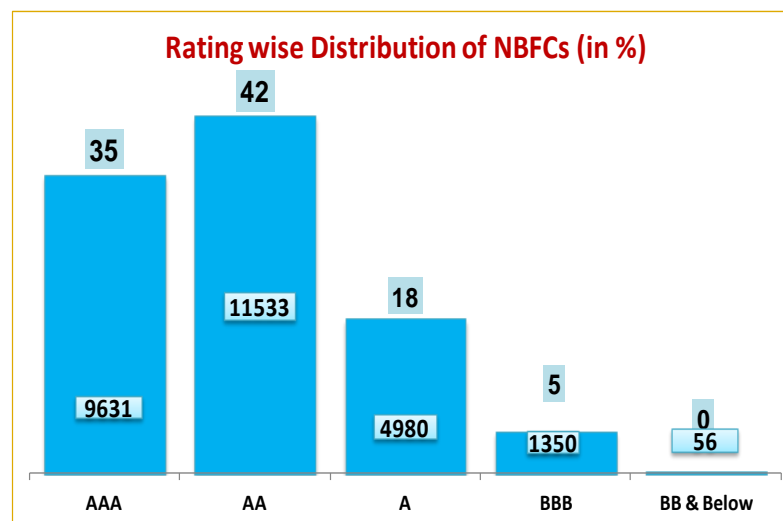
₹ in Cr

Sector	31.03.2020	% share to Gross Advances	30.06.2020	% share to Gross Advances	30.09.2020	% share to Gross Advances
Infrastructure	57067	16	58499	16	61701	17
Of which						
Power	17336	5	16994	5	19799	6
Telecom	1353	0	1342	0	1356	0
Port and Roads	9405	3	9682	3	9762	3
Other infrastructure	28973	8	30481	9	30783	9
Basic Metal	12836	4	11891	3	11875	3
Of which						
Iron & Steel	11267	3	9650	3	9525	3
Textiles	6239	2	6674	2	6540	2
Petroleum and Coal Products	3642	1	4018	1	3704	1
All Engineering	5460	2	4734	1	5288	1
Food Processing	8240	2	9582	3	8665	2
Chemicals & Chemical Products	2936	1	3094	1	2811	1
Trade	12841	4	15257	4	14749	4
Commercial Real Estate	5604	2	5164	1	5458	2
Home Loans/Auto Loans/Other Retail Loans	61490	17	60529	17	59769	17
Agriculture	68959	19	68773	19	71345	20
NBFC	47066	13	44513	12	42057	12
Others (Other Industries/Sectors)	67875	19	65141	18	62665	18
Of which						0
EPC	7256	2	7664	2	7500	2
Educational Institution	4103	1	3940	1	3965	1
Rubber, Plastic and their products	1855	1	2115	1	2145	1
Total Domestic Advances	360255	100	357869	100	356627	100

₹ in Cr

Composition	30.09.2019	%	31.03.2020	%	30.06.2020	%	30.09.2020	%
NBFC - PSUs	2229	6%	2425	5%	2575	6%	4553	11%
NBFC - HFCs	14279	35%	18438	41%	16605	39%	14507	34%
NBFC - MFIs	1085	3%	1515	3%	1462	3%	1437	3%
NBFC - Others	22864	57%	22774	50%	21953	52%	21560	51%
NBFC	40457	100%	45152	100%	42595	100%	42057	100%

Composition of NBFCs & HFCs	₹ in Cr
NBFCs	
Bank sponsored	5427
Private Institutions & others	36630
Total	42057
HFCs	
Bank sponsored	3577
Private Institutions	10930
Total	14507



95% of NBFC exposure is rated 'A' and above

17/52

₹ in Cr

Category	Central Government	State Government	Private Sector	Total
Generation	36	6004	8406	14446
Distribution		7069		7069
Transmission		1163		1163
Investment	87	1346	333	1766
Total Exposure	123	15582	8739	24444
Of which NPA			2606	

Details	Fund Based O/s	Non Fund Based O/s	Of which NPA
Land & Building Developers (Corporates)	2544	163	548
Rent Encash/Rental	1224	0	25
Mortgage Loans	339	0	10
Advance to SEZ	325	0	0
3rd Housing Loan	1025	0	12
CRE Total	5458	163	595
Of which CRE Residential Housing	870	0	175
CRE Others	4587	163	420

₹ in Cr

Rated Exposure

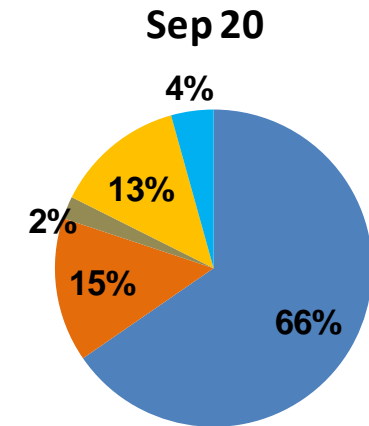
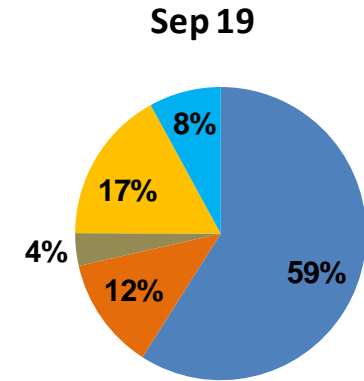
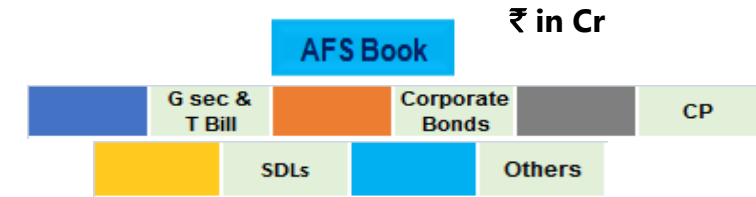
External Rating	30.06.2020		30.09.2020	
	Exposure	% to Total	Exposure	% to Total
AAA	28997	15%	27558	13%
AA	54813	29%	56888	27%
A	38023	20%	42752	20%
BBB	36871	19%	41948	20%
BB and below	32876	17%	43622	20%
Total	191580		212768	

Unrated Exposure

	30.06.2020		30.09.2020	
	Exposure	% to Total	Exposure	% to Total
PSU with Govt Guarantee	21480	33%	27400	56%
Other PSU	19289	30%	10938	22%
Others	24495	37%	10806	22%
Total	65264		49144	

80% of rated exposure is above investment grade

Composition	30.09.2019	31.03.2020	30.06.2020	30.09.2020	Y-o-Y (%)
Central Government Securities	76266	86617	76137	86841	14
State Government Securities	33775	38611	42191	42608	26
Treasury Bills	5674	1433	4476	11934	110
Other Approved Securities	4	3	6	5	31
Recap Bonds	15774	17927	17927	17927	14
Debentures & Bonds	12890	12387	15345	16792	30
Shares	2465	2358	2352	2370	-4
Others	2993	4788	4986	2416	-19
Gross Domestic Investment (Without netting LAF lending/borrowing)	149841	164124	163420	180893	21
A. SLR	115719	126664	122810	141388	22
Non SLR	34122	37461	40610	39505	16
Total	149841	164124	163420	180893	21
B. Held For Trading (HFT)	617	0	117	89	-86
Available For Sale (AFS)	53866	60345	67259	68494	27
Held To Maturity (HTM)	95358	103779	96044	112310	18
Total	149841	164124	163420	180893	21
Modified Duration of AFS & HFT portfolio	3.51	2.93	3.62	2.87	



₹ in Cr

Parameter	Sep-19	Mar-20	Jun-20	Sep-20	% Share	YoY	
						Amount	%
PSU Bonds	1229	1489	1591	1591	4	362	29
Corporate and Other Bonds	4884	4765	7629	9168	23	4284	88
Special Govt.Sec.(Excluding Recap Bonds)	2599	2063	2062	2015	5	-584	-22
CG Recap.Bond	15774	17927	17927	17927	45	2153	14
Share of PSU/Corporate/Others	2224	2120	2100	2118	5	-105	-5
Venture Capital Fund	26	28	33	34	0	8	31
Regional Rural Bank	27	27	27	27	0	0	0
Security Receipts	4178	4067	4063	4018	10	-160	-4
Subsidiaries JV	214	214	225	225	1	11	5
Others	2966	4761	4953	2382	6	-585	-20
Total Non SLR Investment	34121	37461	40610	39505	100	5384	16

₹ in Cr

TLTRO 1.0 Face value

Particulars	AAA	A1+	AA+	AA	Total
Corporate	175	400	35	325	935
HFC	100	0	0	0	100
NBFC	400	0	0	25	425
Total	675	400	35	350	1460

TLTRO 2.0 Face value

NBFC	AAA	A1+	AA+	AA	AA-	A+	A	A-	BBB+	BBB	BBB-	Total
Below ₹ 500 Cr	0	110	0	0	25	0	0	85	0	65	15	300
₹ 500 Cr - ₹5000 Cr	55	0	95	25	175	75	50	25	0	0	0	500
Above ₹ 5000 Cr	375	0	50	375	200	0	0	0	0	0	0	1000
MFI	0	0	0	0	25	60	0	95	20	0	0	200
Total	430	110	145	400	425	135	50	205	20	65	15	2000

Extended PCGS 2.0 Face value

A1+	AA	AA-	A+	A	A-	BBB+	Total
0	900	350	400	325	425	25	2425

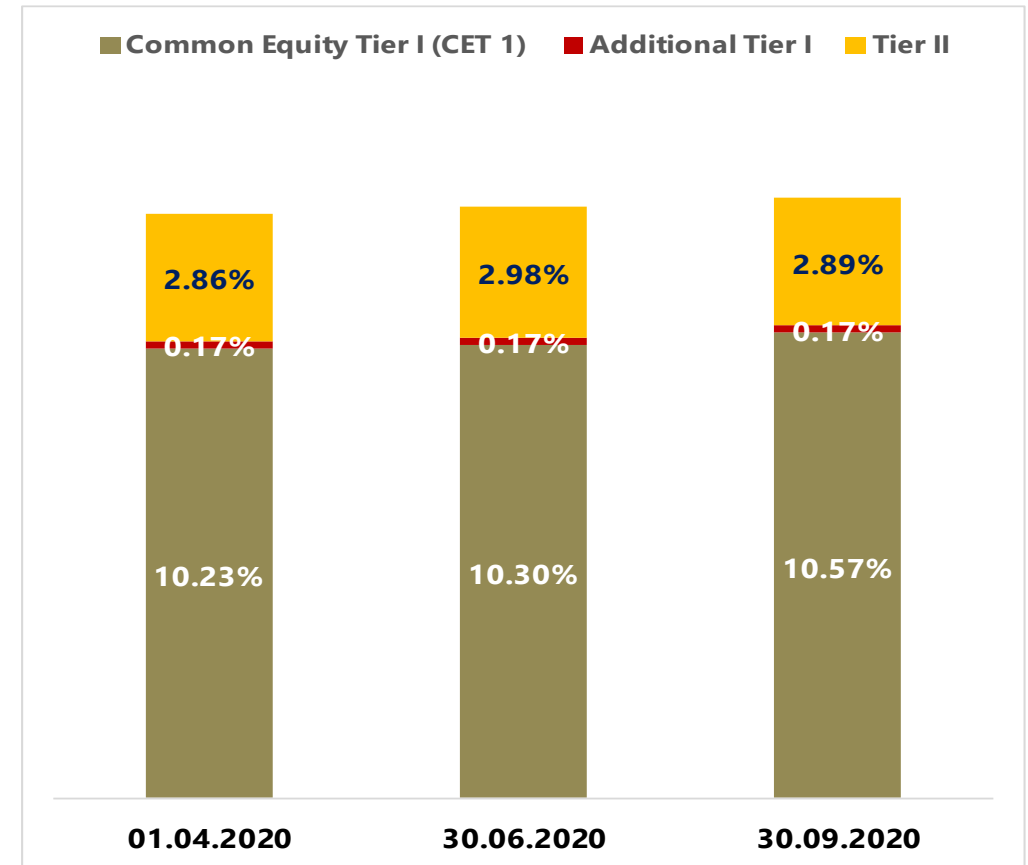


Capital and Risk Management

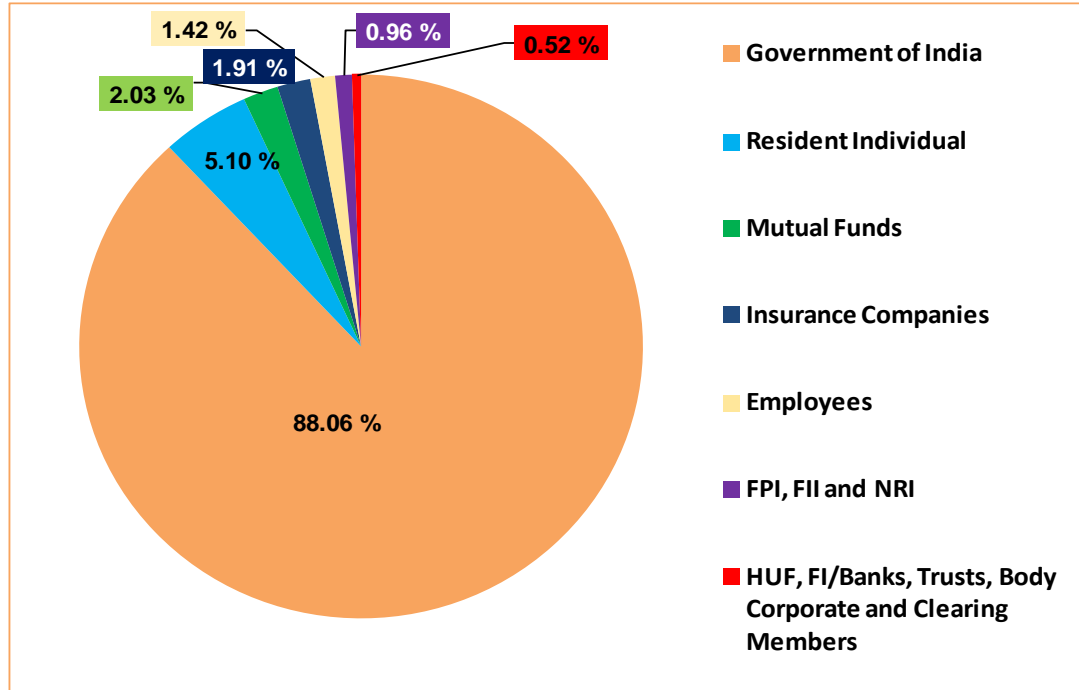
Parameters	01.04.2020	30.06.2020	30.09.2020
Capital	38394	40168	40096
Common Equity Tier I (CET 1)	29613	30769	31088
Additional Tier I	500	500	500
Tier II	8281	8899	8508
Total Risk Weighted Assets	289345	298612	294005
CRAR %	13.27	13.45	13.64

Risk Weighted Assets (RWA)	01.04.2020	30.06.2020	30.09.2020
Credit	239846	243010	242940
	65.06%	66.25%	66.40%
Market	20443	25954	21418
	33.47%	37.91%	31.36%
Operational	29056	29648	29648
	--	--	--

₹ in Cr



₹ in Cr



Pattern of Equity Shareholding	
Shareholder	%
Promoters	88.06
Public	11.94
Total	100

Liabilities	30.09.2019	31.03.2020	30.06.2020	30.09.2020
Capital	4214	5136	1129	1129
Share Application money received	2534	--	--	--
Reserves & Surplus	30248	29615	34924	35322
Deposits	469797	488835	489109	501956
Borrowings	24802	29933	30794	31310
Other Liabilities & Provisions	11212	14535	19810	15163
Total	542807	568054	575766	584880

Assets	30.09.2019	31.03.2020	30.06.2020	30.09.2020
Cash & Balance with RBI	20312	13102	19725	16114
Bal. with banks & money at call	17940	22572	26367	23637
Investments	147236	161909	161535	178160
Advances	328945	340852	339482	339657
Fixed Assets	7441	7406	7445	7365
Other Assets	20933	22213	21213	19948
Total	542807	568054	575766	584880



Asset Quality

₹ in Cr

S No	Details	Quarter Ended				Half Year Ended	
		30.09.2019	31.03.2020	30.06.2020	30.09.2020	30.09.2019	30.09.2020
1	Gross NPA opening balance	42215	46012	41998	39965	42058	41998
	ADDITIONS :						
	Fresh Slippages	4794	3841	523	249	8215	772
	To old NPAs / Others	152	101	83	66	182	149
2	Sub-Total	4946	3942	606	315	8397	921
	LESS:						
	Cash Recovery	766	1296	201	795	1453	996
	Upgradation	698	416	239	195	826	435
	Technical Write off + Exchange difference	2	5567	2184	2884	2229	5068
	Normal Write off	246	660	14	208	499	223
	Assigned to ARCs	0	17	0	0	0	0
3	Sub-Total	1712	7956	2639	4082	5007	6722
4	Gross NPA closing Balance (1+2-3)	45449	41998	39965	36198	45448	36198
	Gross NPA%	12.64	11.39	10.90	9.89	12.64	9.89
5	Provisions	29704	27074	26744	25639	29704	25639
6	Others (Interest Realisable, etc.)	629	651	467	507	629	507
7	Net NPA [4-(5+6)]	15116	14273	12755	10053	15116	10053
	Net NPA%	4.59	4.19	3.76	2.96	4.59	2.96
	AUC Recovery	107	426	23	137	241	160
	PCR % (including Technical Writeoff)	75.53	78.17	80.52	84.39	75.53	84.39
	PCR % (excluding Technical Writeoff)	66.74	66.02	68.09	72.23	66.74	72.23
	Slippage Ratio (%)	6.25	6.00	0.64	0.30	5.31	0.47
	Credit Cost (%)	4.22	2.32	1.93	2.04	3.10	2.01

Sectorwise Fresh Slippages

Category	Q2 FY 20	Q4 FY 20	Q1 FY 21	Q2 FY 21
Retail	359	285	1	3
Agriculture	2758	1646	1	1
MSME	1069	801	3	2
Corporate	608	1109	519	242
Total	4794	3841	524	249

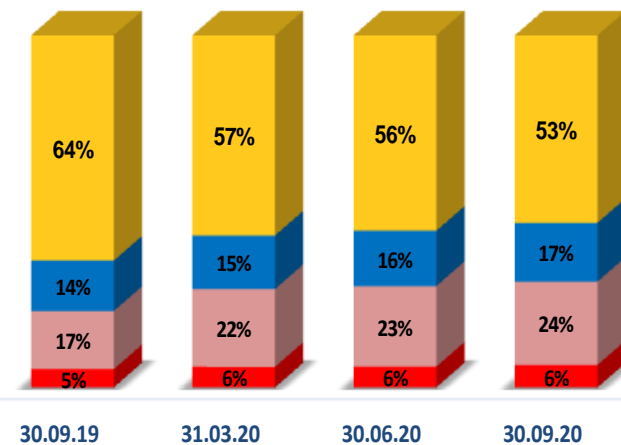
GNPA and NNPA significantly reduced and Strengthened PCR in the Quarter

₹ in Cr

Sector	30.09.2019		31.03.2020		30.06.2020		30.09.2020		
	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
Retail Credit	2364	4.03	2455	4.00	2354	3.89	59769	2312	3.87
Of which									
Home Loan	1021	2.69	1070	2.68	1021	2.57	38085	925	2.43
Education Loan	903	18.59	890	18.86	869	18.44	4795	826	17.23
Vehicle Loan	274	8.08	300	8.33	292	9.00	3353	279	8.32
Agriculture	7511	11.31	9280	13.59	9151	13.31	71345	8576	12.02
MSME	6507	10.54	6395	10.55	6276	10.36	65176	6042	9.27
Corporate & Overseas	29065	16.84	23868	13.37	22183	12.54	169606	19268	11.36
Total	45448	12.64	41998	11.39	39965	10.90	365896	36198	9.89
Priority	15368	10.05	17162	11.29	16864	11.28	138244	15649	11.32

Sectorwise GNPA to total NPA %

■ Retail ■ Agriculture ■ MSME ■ Corp/Others/overseas



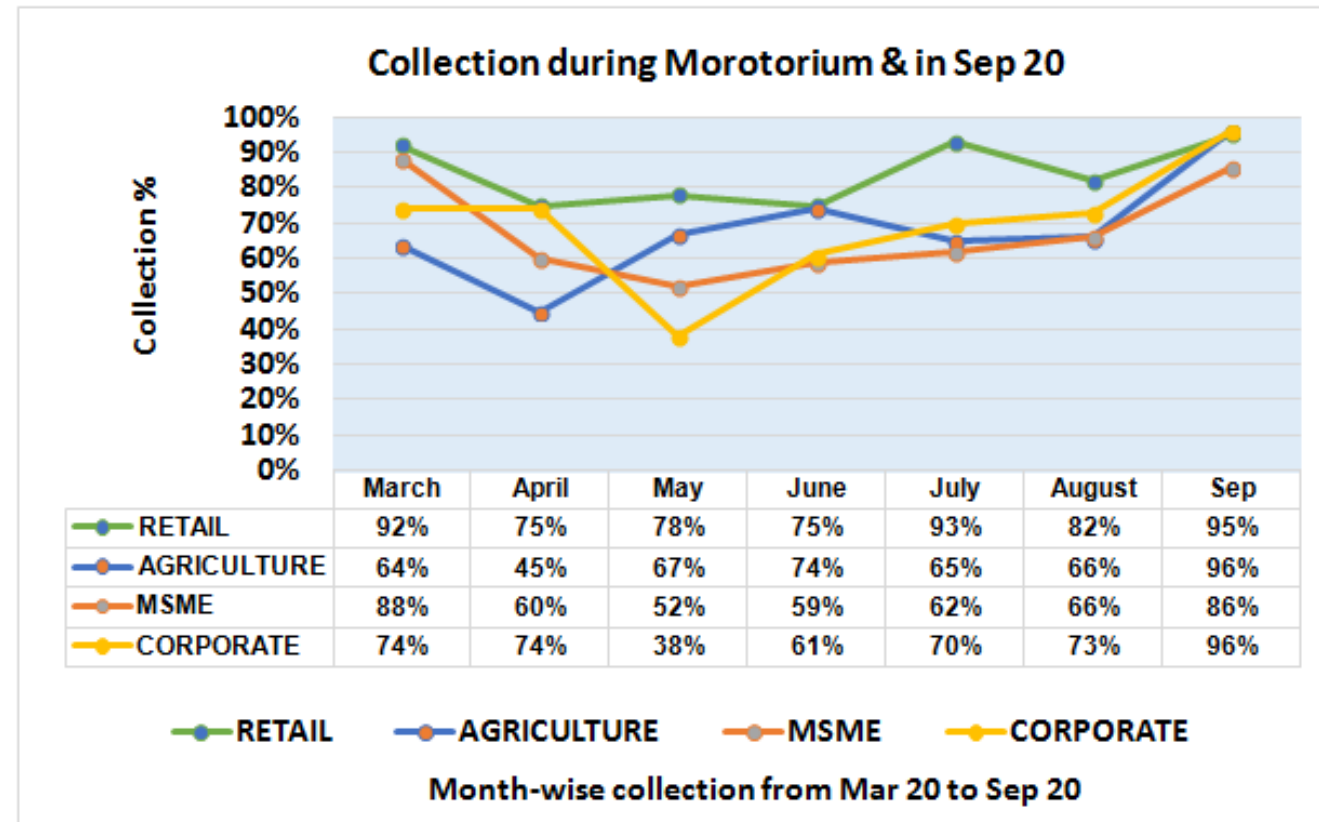
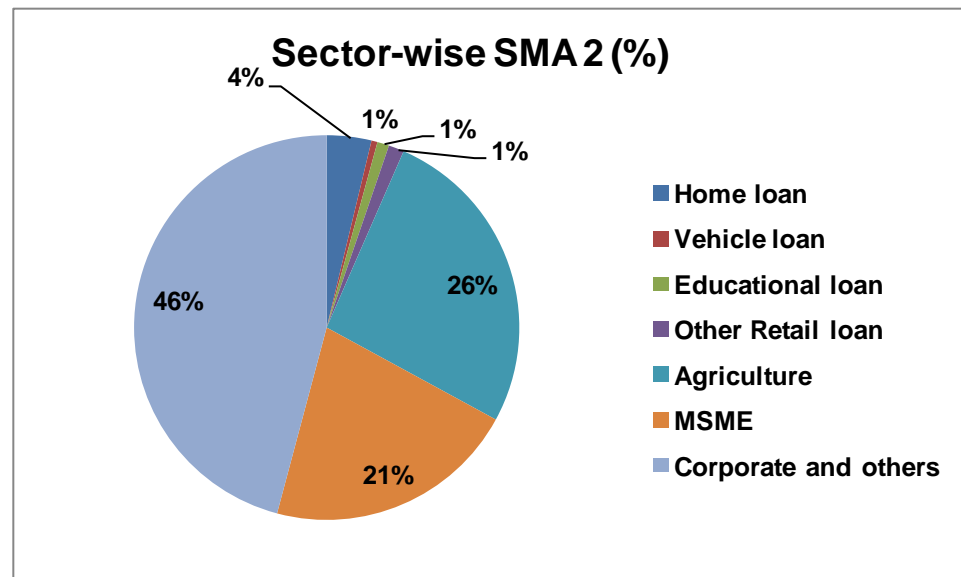
NPA Position – Industry wise

₹ in Cr

Industry	30.06.2019		31.03.2020		30.06.2020		30.09.20	
	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	5931	37.34	4070	32.34	4112	36.00	4381	38.07
Petroleum & Other Minerals	854	43.02	82	2.12	93	2.55	63	1.44
All Engineering	2684	47.76	2371	45.02	1220	34.09	1274	24.66
Textiles	1822	24.02	1214	18.72	1232	18.45	920	14.78
Infrastructure	7757	15.90	6143	11.03	6703	11.42	6021	9.76
Of which								
Power	3476	19.95	2360	13.28	2353	13.60	2212	11.08
Commercial Real Estate	635	9.04	599	12.26	603	11.66	409	7.71
NBFC	441	1.26	1501	3.77	1503	3.37	1498	3.44
Others (Including RAM)	25325	10.66	26016	10.84	24498	10.51	21632	9.49
Total	45449	12.64	41996	11.39	39965	10.90	36198	9.89

Parameter	SMA 2			
	Sep-19	Mar-20	Jun-20	Sep-20
Agriculture	3161	983	173	745
MSME	2864	3605	1161	599
Retail	1926	2185	984	185
<i>Of which</i>				
Home Loan	1159	1382	621	106
Vehicle Loan	117	163	76	14
Educational Loan	251	224	95	28
Other Retail Loan	399	416	192	37
Corporate	3247	1744	791	1294
Total (1+2+3+4)	11198	8517	3109	2822

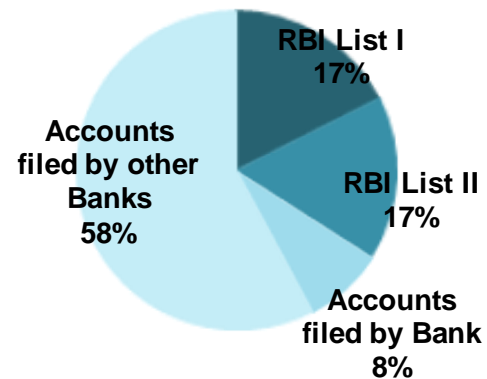
₹ in Cr



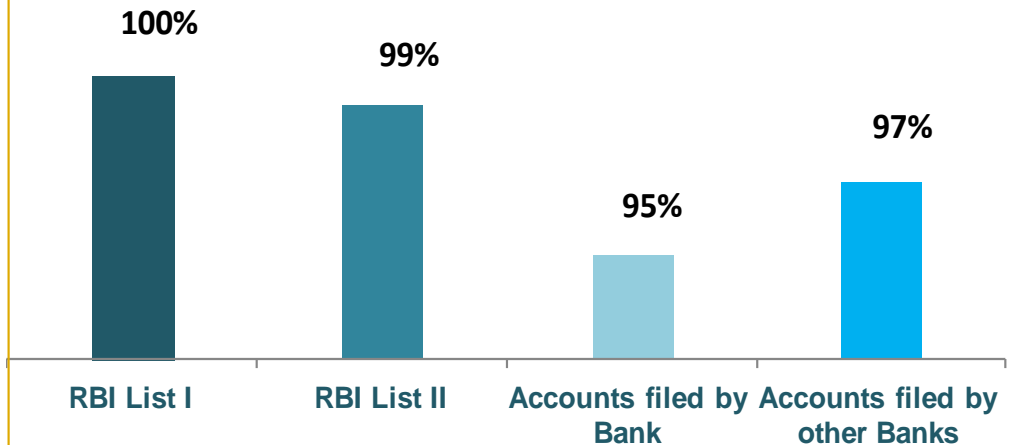
₹ in Cr

Category	No.of Accounts	Exposure	Provision	PCR%
RBI List I	8	4277	4277	100%
RBI List II	16	4051	4017	99%
Accounts filed by Bank	27	1977	1877	95%
Accounts filed by other Banks	153	14111	13687	97%
Total	204	24416	23858	98%

Exposure %



PCR %





Financial Inclusion/ Government Schemes



FI Parameters	30.09.2020
BCs engaged (Nos.)	9057
BSBD Accounts (No. in lakhs)	267.66
PMJDY Accounts under BSBDA (No. in lakhs)	174.04
Balance in PMJDY accounts (₹ in Cr)	5889
Rupay Cards issued (No. in lakhs)	105.30
Financial Transactions by BCs per month (No.in lakhs)	97.67
Number of enrolments under PMJJBY (in lakhs)	24.26
Number of enrolments under PMSBY (in lakhs)	69.23
Number of enrolments under APY (in lakhs)	15.37
No.of claims settled under PMJJBY	10658
No.of claims settled under PMSBY	2038
ATAL Pension - Persistency ratio	57%

Best Performing PSB award for FY 2019-20 under APY

Emergency Credit Line Scheme

No. of loans sanctioned	2.88 lakhs (95% of eligible accounts)
Amount sanctioned	₹5541 Cr (93% of eligible amount)
Amount disbursed	₹4653 Cr (84% of sanctioned amount)

Partial Credit Guarantee Scheme

Sanctions accorded for acquiring MSME pool of accounts from NBFCs under PCG Scheme: 2 NBFCs amounting to ₹ 1350 Cr of which ₹500 Cr disbursed.

PMSVANidhi

Number of accounts sanctioned: 40716

CSR

- Supported coronov warriors by distributing PPE kits, sanitizers, gloves, masks & sprayers in various Districts



Digital Banking



Internet banking enriched with

- E-mandate registration with verification (NPCI)
- Enhanced control over Debit cards viz. lock/unlock, fixing transaction limits on all payment channels etc



Mobile Banking

- IndOASIS – An Integrated Mobile App with enhanced functionalities of both the entities.



New Value added Services on POS terminals

- Sodexo card acceptance and amazon Pay facility on POS terminals.



UPI Small Merchant

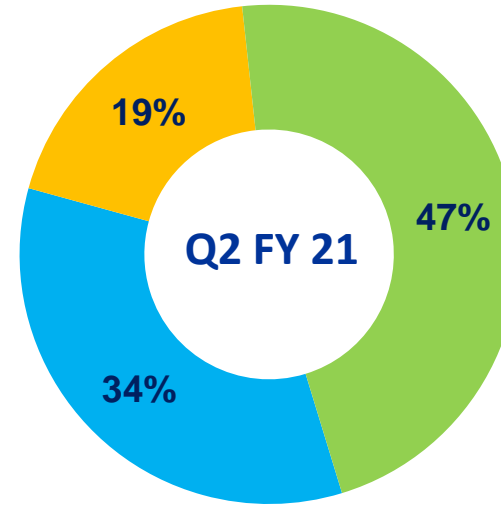
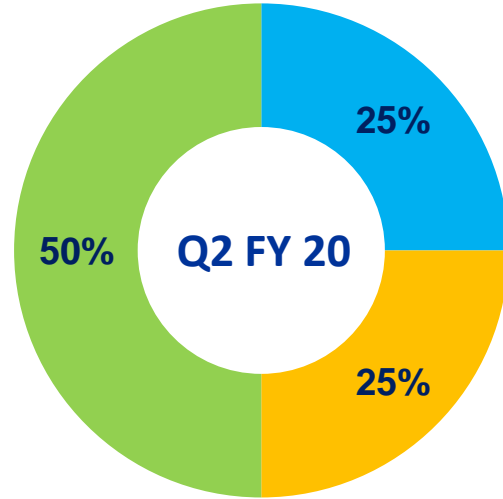
- UPI Small merchant QR facility for PM SVANidhi borrowers



Digital Apnayen Campaign

- Provision enabled for customers for availing Digital channels in Bank's website
- MIS Dash Board for Monitoring the progress by FGM/Zone/Branches

Digital Transaction Branch Transaction ATM Transaction



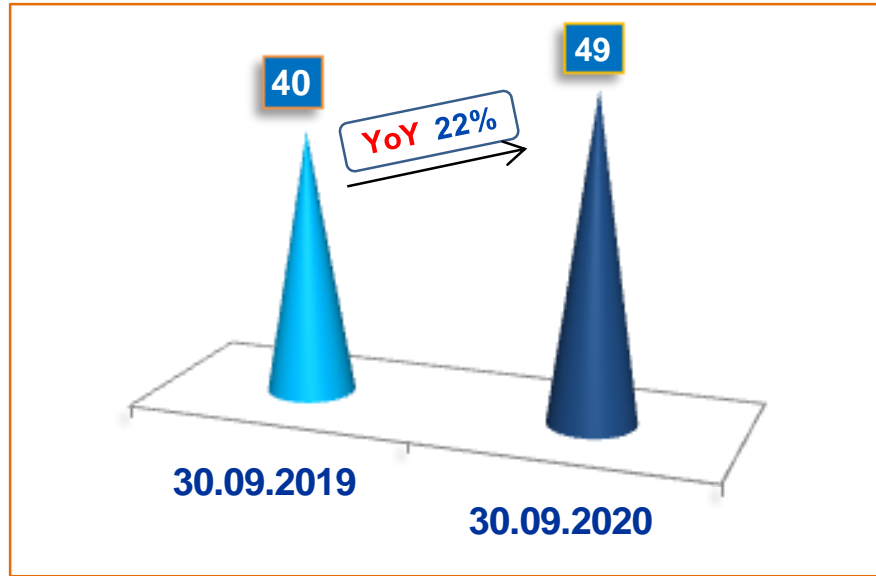
Transaction at Branch/ATM

↓ 9%

Transaction through Digital channels

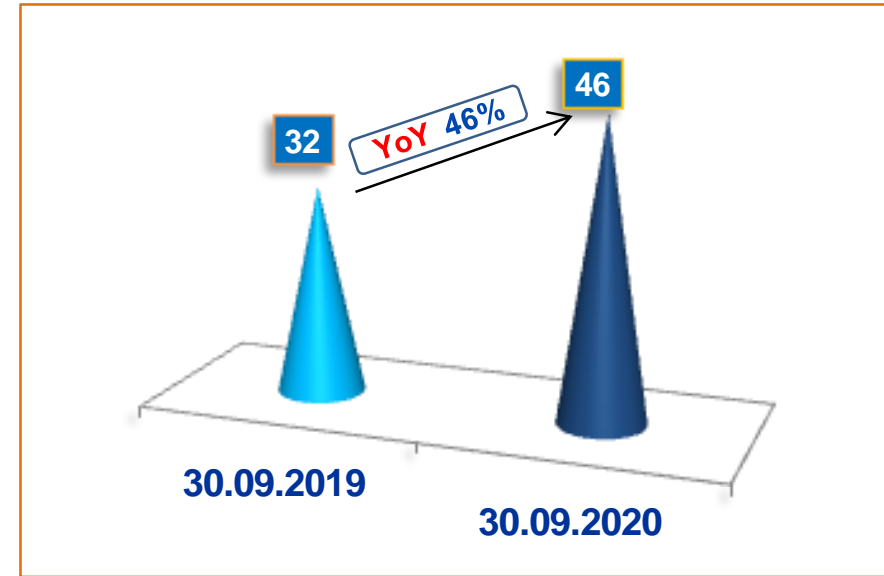
↑ 9%

Internet Banking

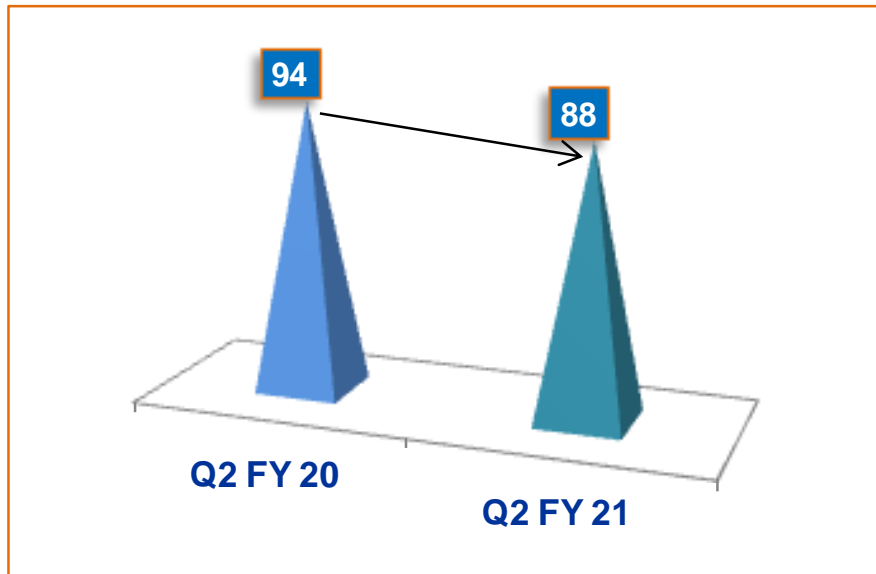


In lakhs

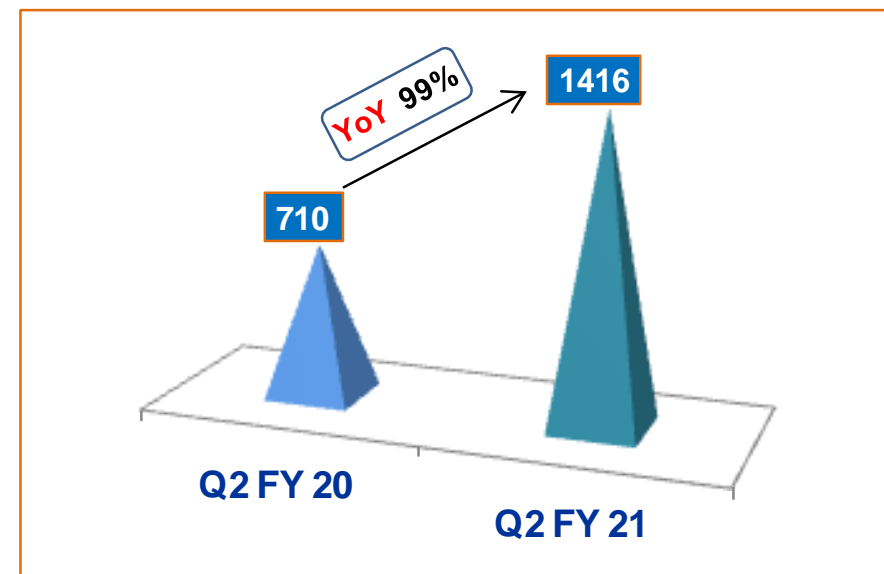
Mobile Banking



No. of users



No. of Transactions



Network - Distribution

Branches

Domestic: 5993

Overseas: 3

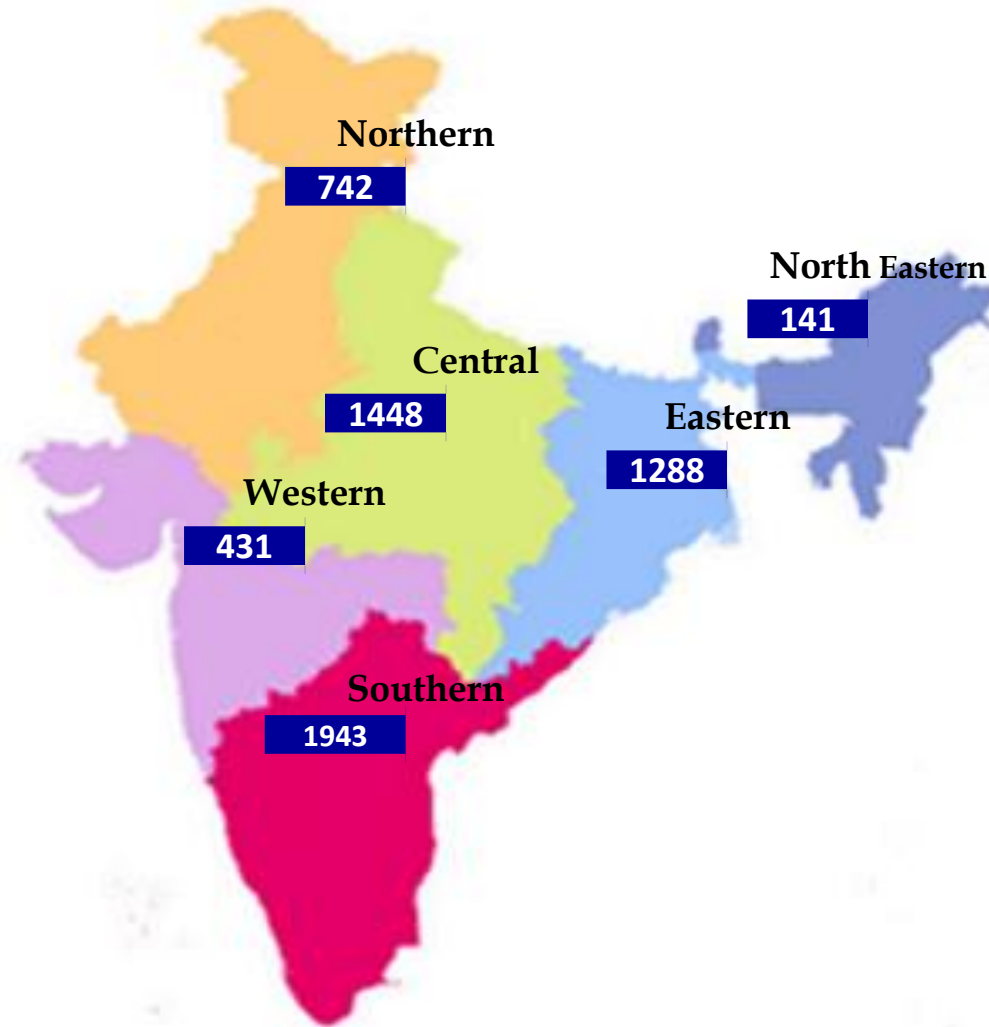
ATMs & BNAs

5343

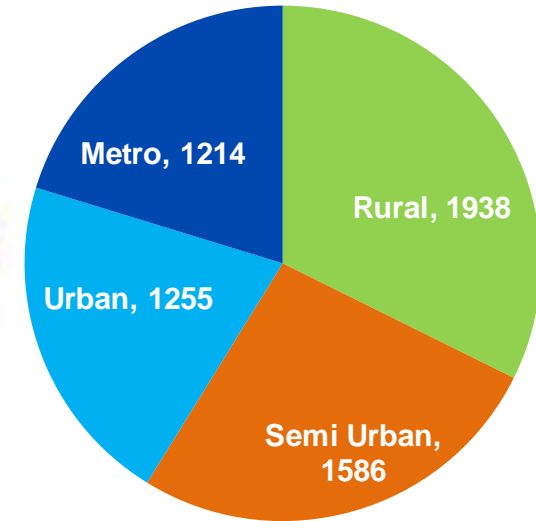
BCs

9057

Region wise



Population Group wise





Amalgamation



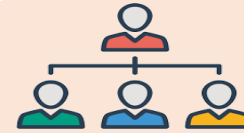
Integration of Operations/ IT

- Treasury operations Integrated.
- Products and service charges harmonised
- CBS integration on track to complete during FY 21.



Smooth Customer Inter face

- Common Gateway Software (Co-Ex) – Interface between 2 CBS systems (IB and eAB) to carry out basic transaction by customers of amalgamated entity.



Reorganisation /Centralisation

- Retail and MSME processing centres rolled out in all 78 Zones.
- Large Corporate Branches in 8 centers and Mid Corporate Branches in 18 centres.
- On a pilot basis, Customer Acquisition Processing Centre (CAPC) for IB centres implemented in 21 branches.



Rationalisation of offices

- 25 Zones rationalised.
- 3 Currency chests and 2 Service branches merged.
- 76 branches merged.
- 2 STCs merged.



In order to capture the synergies arising out of amalgamation, a synergy tracker template has been created. The tracker captures the following:

1

- Synergy on account of Rationalisation of Branches, Zonal Offices, Currency Chests, Staff Training Centres, Large Corporate Branches and other Administrative Offices

2

- Savings in Rent, Taxes, Lighting and other Administrative expenses

3

- Savings in Manpower cost

4

- IT related Synergies

01

Bank has introduced digital platforms by launching “Ind Guru” and “e-Pathshala” for capacity building and providing training to employees

02

e-Note

As a part of Business process Re-engineering and Green initiative, a system of dispensing with placing of physical notes and replacing the same with digital module of placing notes (e-Note) is introduced on a pilot basis

03

IndOASIS

Bank has launched an All in One Mobile Banking App “IndOASIS” - **O**ne **A**pp **S**imple, **I**ntegral, **S**ecure and is available in Google Play Store and iOS App Store for retail users.

- Bank in coordination with M/s Poornatha & Co has conceptualized imparting of online business mentoring training programme to MSMEs – “**MSME Prerana**”.
- The programme was launched virtually on 06th October 2020 by Hon'ble Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman



Highlights

- Online workshop in local languages
- Target group- MSME entrepreneur
- 12 hour course spread over 2 weeks
- Sponsored by the Bank
- Special focus on women entrepreneur
- Pan India expansion

- Bank launched “IND Spring Board”, an initiative for funding Start-ups in collaboration with the IIT, Madras Incubation Cell (IITMIC), EVP & CTO , Tata Consultancy Services launched the product in the presence of Shri Debasish Panda (IAS), Secretary, Financial Services, MOF, GOI.



FGM Chennai giving sanction letter to startup

Highlights

- Aims to bridge gap in funding for start-ups
- Loans upto ₹ 50 Cr for working capital requirements, purchase of machinery, equipment etc.



28.52%



USGI Co. Ltd was set up as a Public-Private-Sector Joint Venture

- Incorporated and Licensed in 2007
- Went fully operational in April, 2009
- A Company of 12 years vintage now

- Multi-line non-life insurance company with a consortium of credible public and private corporate entities from India, and Sampo of Japan as promoter

- Break-even in the 5th year of operation in FY 2013-14; Profitable ever since.
- ★ Underwriting profit for last 3 financial Years

CAGR
[FY 2009-10 to FY 2019-20]
28%

Solvency Ratio : 2.31
Net Worth of ₹1003 Cr (31.3.20)

[Solvency ratio of 2.24 & Net Worth of ₹885 Cr at the end of FY 2018-19]



Tamil Nadu Grama Bank



₹ in Cr

Parameters	TNGB	SGB	PBGB
No. of branches	632	223	44
Business	26118	14769	1567
Operating Profit	210	162	7
Net Profit	105	105	5
Gross NPA	2.15%	1.21%	2.08%
Net NPA	0.73%	0%	0%
CRAR	14.93%	13.70%	12.27%



Strategies

Focus Areas

- 1 Consolidation of amalgamation and tracking synergies
- 2 Thrust on CASA deposits
- 3 Continued focus on asset quality
- 4 Centralisation of loan processing centers
- 5 Digitalisation of services for customer convenience

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