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Chennai 600 014

Ref : ISC / 60 / 2019-20

15.05.2019

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

Sub : Corporate Announcement - NSE Symbol : INDIANB – Scrip Code: 532814.

Further to our letter dated 14.05.2019, furnishing the Standalone / Consolidated Audited Financial Results of the Bank for the quarter / year ended March 31, 2019, we enclose copies of Press Release and Presentation released on the financial results.

We request you to take on record the same.

Yours faithfully,


(Bimal Shah)

Company Secretary & Compliance Officer

Encl : a/a.



PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 2019

Highlights

The Board of Directors of Indian Bank approved the Bank's results for the **Quarter and Year ended March 31, 2019** at their meeting held in Chennai on **May 14th 2019**.

▪ **Business (Y-o-Y):**

- Global Business : ₹429972 cr ↑ 16%.
- Global Deposits : ₹242076 cr ↑ 16%.
- Global Advances: ₹187896 cr ↑ 15%.
- CASA (Domestic): ₹83459 cr ↑ 9%.
- Well diversified Loan Book with RAM Sector constituting 58% (₹104904 cr).
- Retail ↑ 13%, Agriculture ↑ 25% & MSME ↑ 15%.

▪ **Operational efficiency (Y-o-Y):**

- Total Income: ₹21068 cr ↑ 8%
- Interest Income: ₹19185 cr ↑ 12%
- Net Interest Income: ₹7018 cr ↑ 12%
- Domestic NIM: 3%
- Operating profit of ₹4881 Cr: ↓ 2%
- Operating profit (excl. profit on sale of Investments): ↑ 8%
- Net profit: ₹322 Cr

▪ **Operational Efficiency (Q-o-Q):**

- Interest Income: ₹4968 cr ↑ 11%.
- Net Interest Income: ₹1763 cr ↑ 8%.
- Domestic NIM: 2.95%.
- Operating profit : ₹1245 cr ↑ 7%.

▪ **Asset Quality:**

- Gross NPA ratio: 7.11% ↓ 26 bps; Sequential quarter ↓ 35 bps.
- Net NPA ratio: 3.75% ↓ 6 bps; Sequential quarter ↓ 67 bps.
- Progressive reduction in fresh slippages in the second half of FY 2018-19 (Additions down to ₹1005 cr in Q4 from ₹2250 cr in Q2).
- PCR: 65.72% ↑ 145 bps; Sequential quarter ↑ 481 bps.

▪ **Capital Adequacy:**

- CAR: 13.21% vis-à-vis 12.55% (March 18) and 12.67% (Dec 18) of which: Total Tier I: 11.29% (CET 1: 10.96% + AT1: 0.33%) and Tier II 1.92%.
- Networth : ₹15785 cr.
- Book value per share : ₹328.64.

▪ **Strengthening business in core geographies:**

- Pan India presence with 9786 touch points comprising 2872 domestic branches, 3892 ATMs/BNAs and 3022 BCs.
- 5 Southern States & UT of Puducherry contribute:
 - 56% of Bank's Business, 66% of CASA portfolio, 70% of Retail Credit and 79% of Priority Sector lending.
 - CD ratio at 91% as against overall Bank CD ratio of 77%.
 - 60% of branch network, 84% of BCs & 70% of ATMs and BNAs in these States.
- Exclusive Banker in the State of Tamil Nadu and UT of Puducherry for Govt schemes.
- New RRB for Tamilnadu: Tamilnadu Grama Bank commenced on 1st April 2019 with 630 branches and Business more than ₹21,500 cr through amalgamation of Pandyan Grama Bank (IOB) & Pallavan Grama Bank (IB);

▪ **IT initiatives:**

- Top performing Bank for multiple scheme payments under Public Financial Management System (PFMS).
- 4 X increase in Mobile banking transactions.
- Second highest among PSBs and 5th among all banks in ATM transactions.
- Highest Rupay Platinum card issuer among all banks.



▪ **Awards & Accolades:**

- **ASSOCHAM - Social Banking Excellence Award 2018:**
Winner in Agricultural Banking, Priority Sector Lending, Technology & Overall Best Social Bank.
- **“Best performing PSB under APY 2017-18” - PFRDA**
- **“Best Performance – Financial Literacy - 2018-19” – NABARD**
- **“Best Bank in SHG Bank linkage Programme”** from Govt of Tamil Nadu for **10** consecutive years.

Chennai, May 14th, 2019



Performance Analysis Q4 / YE 2018-19



1. Business Snapshot

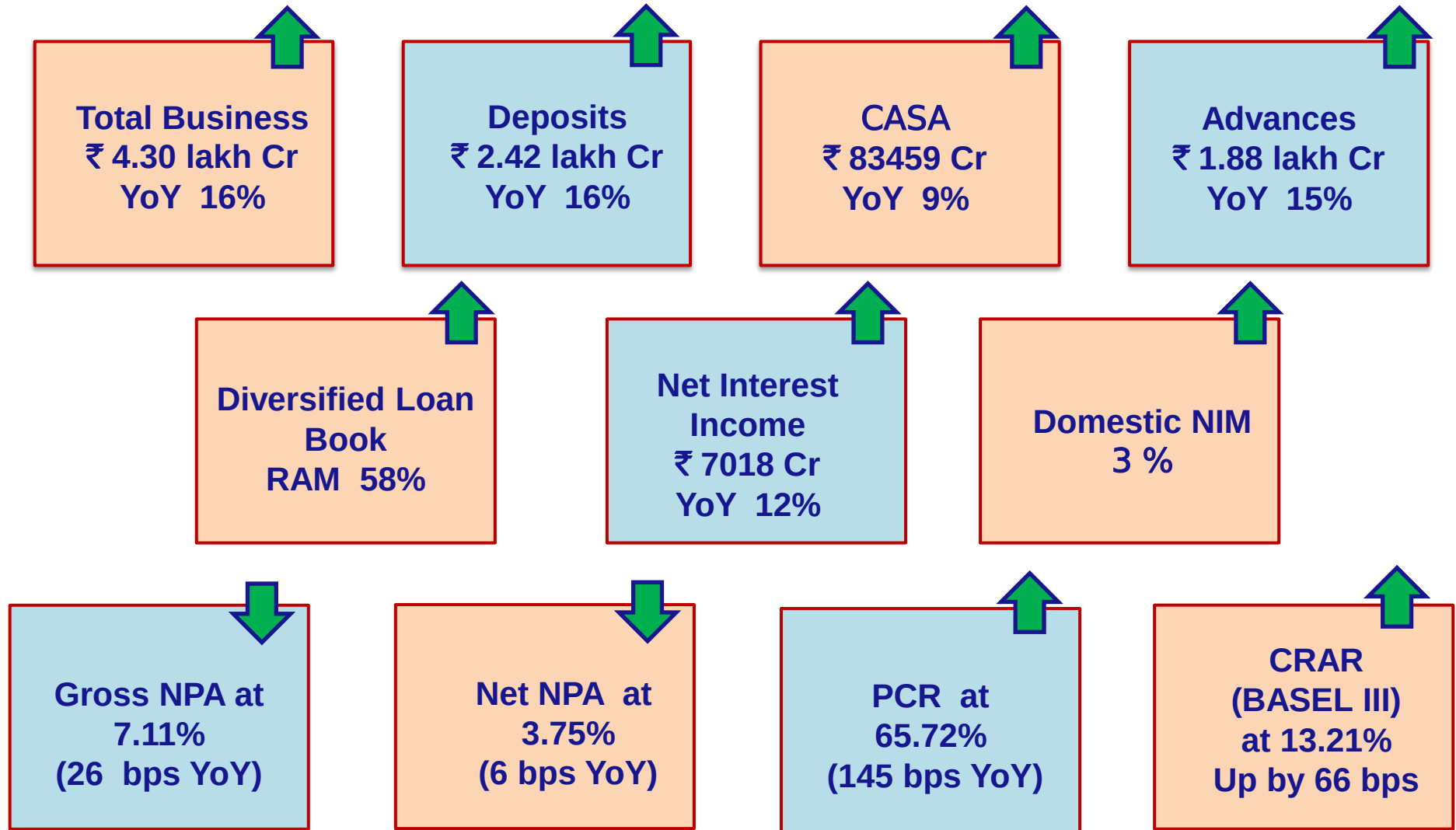
2. Financials

3. Capital & Risk Management

4. Asset Quality

5. Way forward

Performance Highlights



Business – Snapshot (1/2)

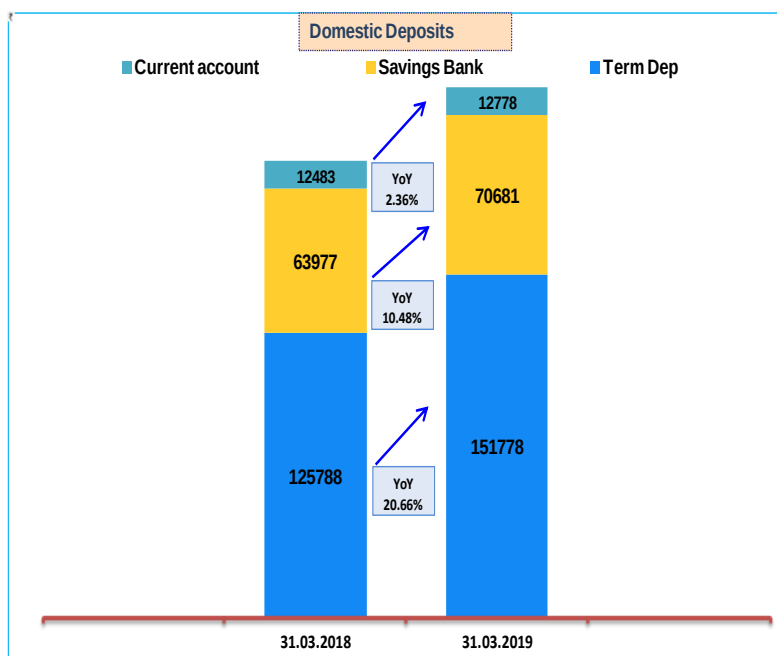
₹ in Cr

Parameter	31.03.2018	31.03.2019	YOY (%)
Global Business	371020	429972	15.89
Domestic	358724	415582	15.85
Overseas	12296	14390	17.04
Global Deposits	208294	242076	16.22
Domestic	202248	235237	16.31
Overseas	6046	6839	13.10
Global Advances	162726	187896	15.47
Domestic	156477	180345	15.25
Overseas	6249	7551	20.84

Domestic Market share

Deposits: 1.88% ↑ from 1.74%

Advances: 1.83% ↑ from 1.80%



Details	31.03.2018	31.03.2019	YoY (%)
R etail sector	28983	32853	13.4
A griculture sector	31242	39005	24.8
M SME sector	28854	33046	14.5
Total (RAM)	89079	104904	17.8
Corporate Sector	67398	75441	11.9
Gross Advances-Domestic	156477	180345	15.3
RAM % to Gross Advances	56.93	58.14	---

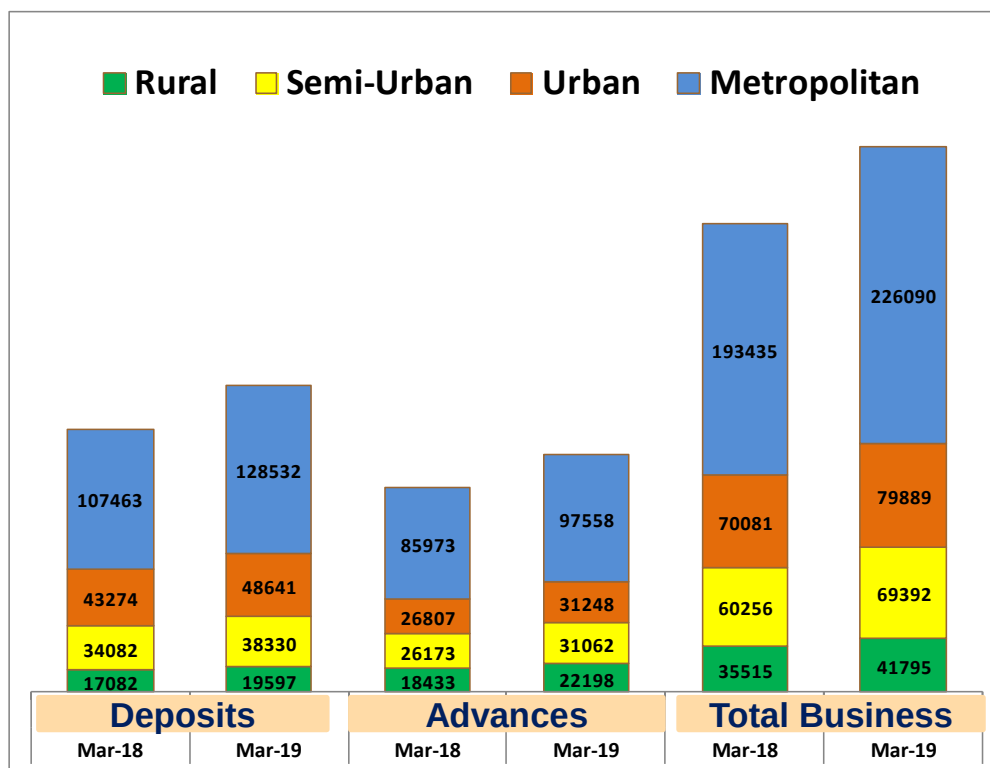
RAM constitutes 58% of Bank's loan book

CASA ₹83459 Cr (35.48%) - YoY 9.15%

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Business – Snapshot (2/2)

Consistent increase in Business across all population groups.



YoY Growth %	Rural	Semi-urban	Urban	Metropolitan
Deposits	15	12	12	20
Advances	20	19	17	13
Business	18	15	14	17

Strengthening Business in Core Geographies



- 113 Years of dedicated Banking services – **Strong brand recognition**
- Expanding Network and serving Pan India with **9786 touch points**
- Deep customer connect, especially in 5 Southern States (TN, AP, KA, KL, TS & Puducherry) which contribute

56% of Bank's Business
60% of CASA portfolio
79% of Priority Sector lending
CD ratio 91% (Bank 77%)

72% branch network in RuSu Centres
84% BCs
70% ATMs/BNAs

- Exclusive Banker in the State of Tamil Nadu and UT of Puducherry for DBT under major Govt. schemes.
- Sponsor Bank for 'Tamil Nadu Grama Bank' - successfully amalgamated Pandyan Grama Bank of IOB with Pallavan Grama Bank of Indian Bank w.e.f 01.04.2019.
- 10th successive year of recognition as Best Bank for 'SHG Bank Linkage' conferred by Govt. of TN.

Net Interest Income (NII) and Operating Profit

₹ in Cr

S No	Components	Quarter Ended				Year Ended		
		31.03.2018	31.12.2018	31.03.2019	Y-o-Y (%)	31.03.2018	31.03.2019	Y-o-Y (%)
1	Interest Income	4463.87	4823.92	4967.88	11.3	17113.65	19184.82	12.1
2	Other income	490.33	445.18	569.59	16.2	2405.83	1882.89	-21.7
	Of which :							
	Profit on sale of investment	20.56	57.51	95.81	366.0	661.71	175.48	-73.5
	Recovery of bad debts	67.25	50.05	54.31	-19.2	248.85	158.22	-36.4
	Fee income	325.58	262.83	335.34	3.0	1087.19	1184.57	9.0
	Forex and Miscellenous income	76.94	74.79	84.13	4.2	408.08	364.62	3.6
	of which PSLC Commssion	1.20	15.29	12.50	941.7	46.42	100.09	115.6
3	Total Income (1+2)	4954.20	5269.10	5537.47	11.8	19519.48	21067.71	7.9
4	Interest Expenses	2826.17	3107.21	3204.42	13.4	10850.09	12166.71	12.1
5	Net Interest Income (1-4)	1637.70	1716.71	1763.46	7.7	6263.56	7018.10	12.0
6	Staff Expenses	548.36	564.58	571.94	4.3	2100.25	2222.88	5.8
7	Overheads	415.90	450.70	515.70	24.0	1568.15	1797.49	14.6
8	Operating Expenses (6+7)	964.26	1015.28	1087.64	12.8	3668.40	4020.37	9.6
9	Total Expenses (4+8)	3790.43	4122.49	4292.06	13.2	14518.49	16187.08	11.5
10	Operating Profit (3-9)	1163.77	1146.61	1245.41	7.0	5000.99	4880.62	-2.4
11	Operating Profit (Excluding Profit on sale of Investments)	1143.21	1089.10	1149.60	0.6	4339.28	4705.14	8.4

₹ in Cr

Net Profit - Snapshot

S No	Components	Quarter Ended				Year Ended		
		31.03.2018	31.12.2018	31.03.2019	Y-o-Y (%)	31.03.2018	31.03.2019	Y-o-Y (%)
1	Operating Profit	1163.77	1146.61	1245.41	7.0	5000.99	4880.62	-2.4
2	Total Provisions	1031.79	994.34	1435.18	39.1	3742.00	4558.67	21.8
	Of which :							
	Loan loss	1772.03	973.89	1432.93	-19.1	3472.82	3615.89	4.1
	Depreciation on investments	-180.43	-55.24	116.34		313.57	1035.18	
	Standard advances	-164.78	15.29	40.93		-26.51	-5.93	
	Income-tax	-514.55	70.67	-203.66		-182.57	-37.74	
	Others	-559.81	-10.27	-114.09		164.69	-48.74	
3	Net Profit (1-2)	131.98	152.27	-189.77		1258.99	321.95	

Interest Income / Expenses and NII

₹ in Cr

S No	Components	Quarter Ended				Year Ended		
		31.03.2018	31.12.2018	31.03.2019	Y-o-Y (%)	31.03.2018	31.03.2019	Y-o-Y (%)
1	Interest Income on Advances and Bills	3097.47	3553.17	3659.13	18.1	11857.15	13983.87	17.9
2	Interest on investments	1342.85	1221.70	1254.63	-6.6	5113.15	5043.42	-1.4
3	Sundry interest income	23.55	49.05	54.12	129.8	143.35	157.52	9.9
4	Total Interest Income (1+2+3)	4463.87	4823.92	4967.88	11.3	17113.65	19184.82	12.1
5	Interest on deposits	2598.11	2892.32	3017.08	16.1	10195.83	11230.34	10.1
6	Interest on borrowings	170.40	193.35	165.08	-3.1	420.79	841.32	99.9
7	Sundry interest expenditure	57.66	21.54	22.26	-61.4	233.47	95.06	-59.3
8	Total Interest Expenditure (5+6+7)	2826.17	3107.21	3204.42	13.4	10850.09	12166.73	12.1
9	Net Interest Income (NII) (4-8)	1637.70	1716.71	1763.46	7.7	6263.56	7018.09	12.0

Operating Expenses



₹ in Cr

S No	Components	Quarter Ended			Year Ended		
		31.03.2018	31.03.2019	Y-o-Y (%)	31.03.2018	31.03.2019	Y-o-Y (%)
1	Staff Expenses	548.36	571.94	4.3	2100.25	2222.88	5.8
	Of which						
	Salary	437.42	454.14	3.8	1647.06	1788.15	8.6
	Contribution for Employees	110.94	117.80	6.2	453.19	434.73	-4.1
2	Overheads	415.90	515.70	24.0	1568.15	1797.49	14.6
	Of which						
	Rent, Taxes & Lighting	76.71	83.68	9.1	299.60	298.41	-0.4
	Depreciation	64.21	70.56	9.9	236.40	258.97	9.5
	Insurance	59.05	64.78	9.7	218.71	256.34	17.2
	Travelling and Halting	12.96	13.68	5.6	54.21	55.09	1.6
	Postage, Telecommunications etc.	9.62	23.80	147.4	38.18	64.01	67.7
	Repairs and Maintenance	26.98	24.35	-9.7	94.28	95.03	0.8
	Printing and Stationery	8.56	9.61	12.3	29.60	30.61	3.4
	Advertisement & Publicity	4.22	1.98	-53.1	11.37	9.04	-20.5
	Others	153.59	223.26	45.4	585.80	729.99	24.6
	Of which						
	ATM Issuer Fee paid	48.36	58.79	21.6	185.19	221.90	19.8
	Fee others	23.50	46.48	97.8	100.37	118.32	17.9
	Residual Expenses	6.56	16.22	147.3	67.59	58.97	-12.8
	Audit Fees	9.19	16.87	83.6	35.52	37.41	5.3
	Financial Inclusion Plan	10.72	13.60	26.9	43.82	52.46	19.7
	Armed Guard expenses	11.35	11.46	1.0	33.86	39.62	17.0
3	Total Operating Expenses (1+2)	964.26	1087.64	12.8	3668.40	4020.37	9.6

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Performance Ratios

% Annualized

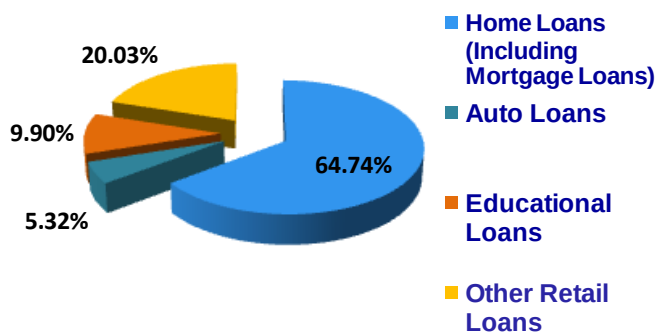
Parameters	Quarter Ended		Year Ended	
	31.03.2018	31.03.2019	31.03.2018	31.03.2019
Cost of Deposits	5.14	5.34	5.30	5.28
Cost of Interest bearing Liabilities	5.14	5.37	5.28	5.32
Cost to Income Ratio	45.31	46.62	42.31	45.17
Yield on Advances	8.15	8.43	8.50	8.45
Return on Assets (RoA)	0.21	-0.28	0.53	0.12
Net Interest Margin (NIM) Domestic	2.89	2.95	2.96	3.00
Return on Investments (Domestic)	7.27	7.61	8.02	7.35
Return on Average Networth (RoE)	3.35	-4.71	8.27	2.00
Earnings per Share (₹)	10.99	-15.80	26.21	6.70
Book Value per Share (₹)	329.53	328.64	329.53	328.64
Business per Employee (₹ in crore)	18.56	21.74	18.56	21.74
Business per Branch (₹ in crore)	131.43	149.56	131.43	149.56

Advances (Domestic)

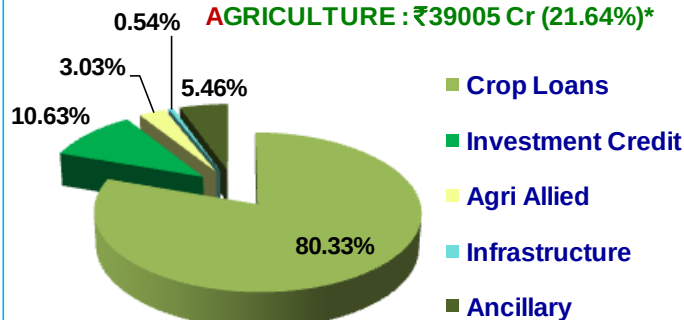
₹ in Cr



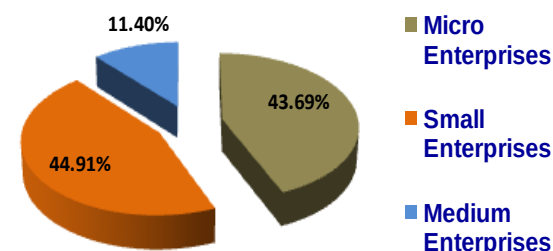
RETAIL : ₹32853Cr (18.22%)*



AGRICULTURE : ₹39005 Cr (21.64%)*



MSME : ₹33046 Cr (18.32%)*



Composition	31.03.2018	% to Gross Advances	31.12.2018	% to Gross Advances	31.03.2019	% to Gross Advances
RAM Sector - Retail, Agriculture & MSME	89079	56.9	99604	58.7	104904	58.2
Corporate Sector	67398	43.1	70086	41.3	75441	41.8
Of which						
(a) NBFCs	16007	10.2	19646	11.6	19865	11.0
(b) Exposure to PSUs	22248	14.2	20702	12.2	23102	12.8
(c) Exposure to other Corporates	29143	18.6	29738	17.5	32474	18.0
Total	156477		169690		180345	

RAM constitutes 58% of Bank's loan book

Portfolio Exposure – Domestic Advances

₹ in Cr

Sector	31.03.2018	% share to Gross Advances	31.03.2019	% share to Gross Advances
Infrastructure	24859	15.89	23970	13.29
Of which				
Power	10148	6.49	8946	4.96
Telecom	149	0.10	103	0.06
Roads	4252	2.72	3378	1.87
Other infrastructure	10311	6.59	11543	6.40
Basic Metal	5831	3.73	6232	3.46
Of which				
Iron & Steel	4824	3.08	5148	2.85
Textiles	4692	3.00	4479	2.48
Petroleum	2879	1.84	2058	1.14
All Engineering	2896	1.85	2625	1.46
Food Processing	3733	2.39	4141	2.30
Chemicals & Chemical Products	1140	0.73	1268	0.70
Trade	6796	4.34	7329	4.06
Commercial Real Estate	3843	2.46	4774	2.65
Home Loans	14178	9.06	18114	10.04
Auto Loans	1463	0.93	1749	0.97
Other Retail Loan	10835	6.92	12608	6.99
Agriculture	31183	19.93	39005	21.63
NBFC	16007	10.23	19865	11.01
Others (Other Industries/Sectors)	26142	16.71	32127	17.81
Total Domestic Advances	156477	100	180345	100

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Power Sector Exposure

₹ in Cr

	Central Government	State Government	Private Sector	Total
Generation	405.95	3463.15	4291.46	8160.56
Distribution	0.00	1341.60	301.81	1643.41
Transmission	0.00	110.89	62.13	173.02
Investment	78.48	427.79	318.55	824.82
Total Exposure	484.43	5343.43	4973.95	10801.81
Of which NPA	0.00	0.00	2094.31	2094.31

₹ in Cr

Composition	31.03.2018	31.12.2018	31.03.2019	Y-o-Y (%)
Central Government Securities	45708	39134	38139	-16.56
State Government Securities	14984	13085	13880	-7.37
Other Approved Securities	26	7	5	-80.77
Debentures & Bonds	8676	9167	9275	6.90
Treasury Bills	0	0	0	--
Shares	854	812	820	-3.98
Others	984	1886	3639	269.82
Gross Domestic Investment (Without netting LAF)	71232	64091	65758	-7.68
A. SLR	60718	52225	52024	-14.32
Non SLR	10514	11866	13734	30.63
Total	71232	64091	65758	-7.68
B. Held For Trading (HFT)	20	268	122	510.00
Available For Sale (AFS)	33188	24190	26798	-19.25
Held To Maturity (HTM)	38024	39633	38838	2.14
Total	71232	64091	65758	-7.68
Modified Duration -Trading Portfolio (%)	4.40	3.29	3.16	--
Modified Duration -All Portfolio (%)	5.35	5.13	4.98	--

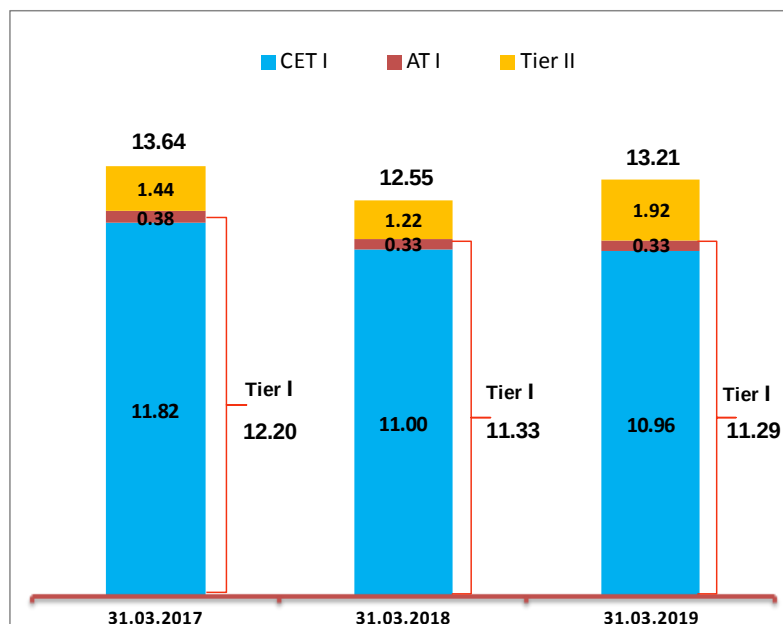
Capital Adequacy & Risk Management



₹ in Cr

Parameters	31.03.2018	31.03.2019
Capital	19184	20234
Common Equity Tier I capital (CET 1)	16815	16790
Additional Tier I	500	500
Tier II Capital	1868	2944
Total Risk Weighted Assets	152901	153188
CRAR %	12.55	13.21
Modified Duration of Portfolio %	5.35	4.98

Risk Weighted Assets (RWA)	31.03.2018	31.03.2019
Credit	123975 (76.19%)	127604 (67.91%)
Market	17252 (51.95%)	12241 (44.64%)
Operational	11674 ---	13343 ---



Credit RWA % reduced from 76% to 68%

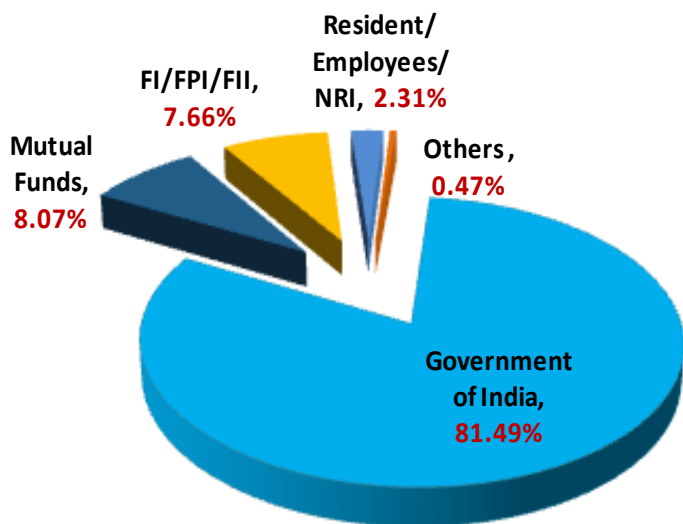
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Shareholding Pattern & Balance Sheet

% of Holdings



Pattern of Equity Shareholding

Shareholder	%
Government of India	81.49
Mutual Funds	8.07
FI/FPI/FII	7.66
Resident/Employees/NRI	2.31
Others	0.47
Of which	
Corporate Body	0.32
Clearing Member	0.13
Trust	0.02

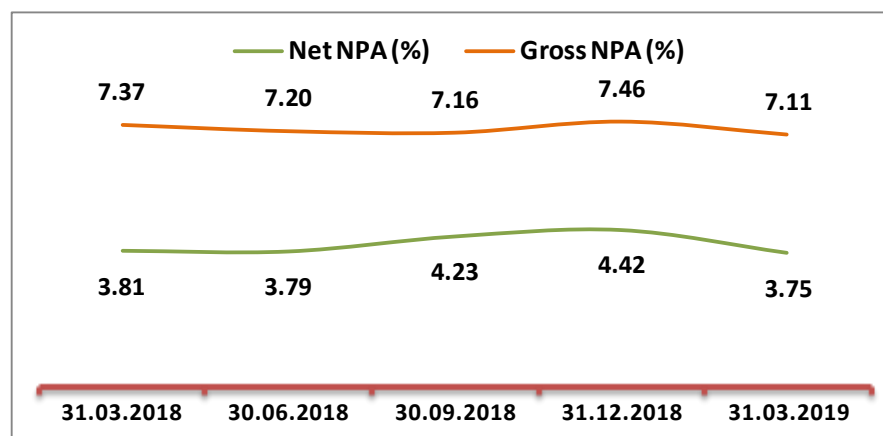
Liabilities	31.03.2018	31.03.2019
Capital	480	480
Reserves & Surplus	17968	18908
Deposits	208294	242076
Borrowings	19761	12138
Other Liabilities & Provisions	6213	6463
Total	252716	280065

Assets	31.03.2018	31.03.2019
Cash & Balance with RBI	10502	11702
Bal. with banks & money at call	2426	8319
Investments	71398	64992
Advances	156569	181262
Fixed Assets	3418	3961
Other Assets	8403	9829
Total	252716	280065

Asset Quality - Improving

Parameter	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019
Gross NPA (₹ in Cr)	11990	11828	12334	13198	13353
Net NPA (₹ in Cr)	5960	5999	7060	7571	6793
Provision Coverage Ratio (%)	64.27	64.38	60.82	60.91	65.72

Parameter	YE 31.03.2018	YE 31.03.2019
Slippage Ratio (%)	4.05	4.28
Credit Cost (%)	2.48	2.18



NPA Position - Sectorwise

₹ in Cr

Sector	31.03.2018		31.12.2018		31.03.2019	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Retail Credit	569	2.15	951	3.17	963	2.93
Of which						
Home Loan	214	1.51	342	2.07	292	1.61
Education Loan	274	8.36	469	14.49	547	16.81
Vehicle Loan	20	1.35	38	2.25	34	1.93
Agriculture	656	2.01	796	2.13	886	2.27
MSME	1343	4.65	1748	5.97	1878	5.68
Corporate & Overseas	9421	12.62	9703	12.95	9627	11.59
Total	11990	7.37	13198	7.46	13353	7.11
Of which						
Priority	2303	3.44	3150	4.12	3429	4.15
Non Priority	9688	10.11	10048	10.01	9924	9.42

Sector-wise GNPA(%) to Total GNPA

Parameter	31.03.2018	31.12.2018	31.03.2019
Retail Credit	4.07	7.21	7.21
Agriculture	5.48	6.03	6.63
MSME	10.74	13.25	14.06
Corporate	79.72	73.51	72.09

NPA Position – Industry wise

₹ in Cr

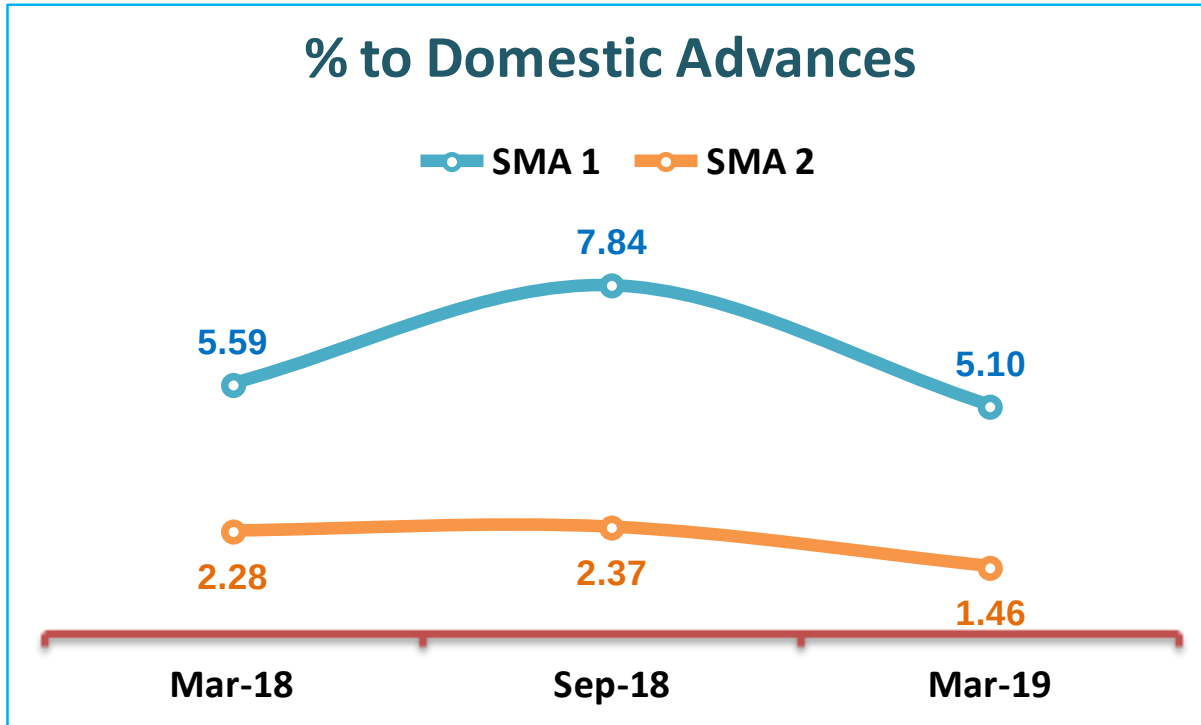
Industry	31.03.2018		31.12.2018		31.03.2019	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	3794	60.57	2075	40.83	1962	29.64
Petroleum & Other Minerals	293	59.47	837	75.93	830	81.12
All Engineering	857	30.18	906	29.15	643	25.16
Textiles	551	11.21	508	10.45	580	12.10
Infrastructure	3217	12.59	3789	15.32	4157	17.72
Of which						
Power	2210	20.98	1818	19.70	2102	23.34
Commercial Real Estate	445	18.88	539	20.23	475	16.86
Other Industries (including other Sectors)	2833	2.36	4544	3.36	4706	3.21
Total	11990	7.37	13198	7.46	13353	7.11

Movement of NPA

₹ in Cr

S No	Details	QE			YE	
		31.03.2018	31.12.2018	31.03.2019	31.03.2018	31.03.2019
1	Gross NPA opening Balance	9595	12334	13198	9865	11990
	ADDITIONS :					
	Fresh Slippages	2989	1769	962	4949	6312
	To old NPAs / Others	32	-20	43	92	133
2	Sub-Total	3021	1749	1005	5041	6445
	LESS:					
	Cash Recovery	113	223	255	575	1407
	Upgradation	-108	105	56	218	441
	Technical Write off + Exchange difference	479	545	374	1591	2355
	Normal Write off	22	12	16	51	519
	Assigned to ARCs	119	0	148	482	360
3	Sub-Total	626	885	850	2917	5082
4	Gross NPA closing Balance (1+2-3)	11990	13198	13353	11990	13353
	Gross NPA%	7.37	7.46	7.11	7.37	7.11
5	Provisions	5594	5200	6158	5594	6158
6	Others (Interest Realisable, etc.)	436	427	402	436	402
7	Net NPA [4-(5+6)]	5960	7571	6793	5960	6793
	Net NPA%	3.81	4.42	3.75	3.81	3.75
	AUC Recovery	72	50	61	263	193
	Provision Coverage Ratio (%)	64.27	60.91	65.72	64.27	65.72

Movement of portfolio under SMA



Credit Cost ↓ **from 2.48 % to 2.18% (30 bps)**

Significant decline in SMA 1 and SMA 2

Status of NCLT Accounts

₹ in Cr

Category	No.of Accounts	Exposure	Provision	PCR %
RBI List I	6	1631.2	1233.3	75.6
RBI List II	9	688.1	660.1	95.9
Others	42	3011.6	2539.2	84.3
Total	57	5330.95	4432.6	83.2
Standard Asset (filed by OP Cr)	1	25.07		
Grand Total	58	5356.02	4432.6	82.8

- 3 accounts (Bhushan Steel Ltd ,Monnet Ispat Energy Ltd, Electrosteel Steels Ltd) from RBI List 1 resolved with recovery more than 58%.
- Recovery of Rs. 84 Crores during 2018-19 in the account Uttam Galva Steel Ltd, from RBI list 2.
- No recovery through Resolution Plan during 4th Quarter.
- NCLT has adjudicated 12 Accounts with exposure of Rs. 860.41 Crores for Liquidation.
- Total recovery made in NCLT admitted accounts during 2018-19 is Rs. 778.74 Crores.

Human Resource – Well balanced by gender & age



In numbers

Category	31.03.2018				31.03.2019			
	Female	% to Total Employees	Male	% to Total Employees	Female	% to Total Employees	Male	% to Total Employees
Officers	2874	14.32	7551	37.63	3134	15.83	7690	38.84
Clerks	3434	17.11	4754	23.69	3264	16.48	4393	22.19
Sub Staff	181	0.90	150	0.75	117	0.59	897	4.53
Sweeper	135	0.67	986	4.91	166	0.84	140	0.71
Total	6624	33.01	13441	66.99	6681	33.74	13120	66.26
Total Employees	20065				19801			

Category	Age Profile					
	31.03.2018			31.03.2019		
	Less than 40	40 - 60	Average	Less than 40	40 - 60	Average
Officers	6152	4273	39	7017	3807	38
Clerks	4116	4072	41	3967	3690	41
Sub-Staff	64	1057	52	105	909	52
Sweeper	4	327	53	3	303	53
Total	10336	9729		11092	8709	

- More lady clerks opting for promotion
- Progressive reduction in average age
- ESPS successfully completed in May 2019

24/35

Way forward

Organizational restructuring:

- ✓ Specialized Branches for Corporate credit.

Focus on RAM:

- ✓ Centralized processing units for MSME and RAM.
- ✓ Positioning of Field General Manager at 6 centres.
- ✓ Credit Monitoring Department strengthened.

Diversifying loan book:

- ✓ Positioning for taking exposure in well rated Large & Mid corporate.

Improving efficiency:

- ✓ Rationalization of unviable and slow growth branches.
- ✓ Unlocking value in Subsidiaries of the Bank viz., Ind Bank Merchant Banking Services Ltd. and Ind Bank Housing Ltd.
- ✓ Centralization of HR/Corporate credit/Recovery verticals & Forex trade processing unit.

Others:

- ✓ Co-origination of loans in collaboration with NBFCs.
- ✓ Exploring cross sell options through tie up with Insurance companies for sale of Bancassurance products, Life & Non life.
- ✓ Ramping up MSME lending through TReDS platform
- ✓ Tie up with Builders/Vehicle dealers and Tractor manufacturers



Virtual Account collection

Offline Collection, Online Response.



IB Collect Plus

Software as a service for the Corporate/ Institutions who do not have websites for funds collection



IB-DIGI

Online Savings Bank Account opening facility through Bank's website / Mobile App using Aadhaar Based OTP



Bhim Aadhaar Pay

Aadhaar Enabled Payment acceptance facility for merchants.



TReDS

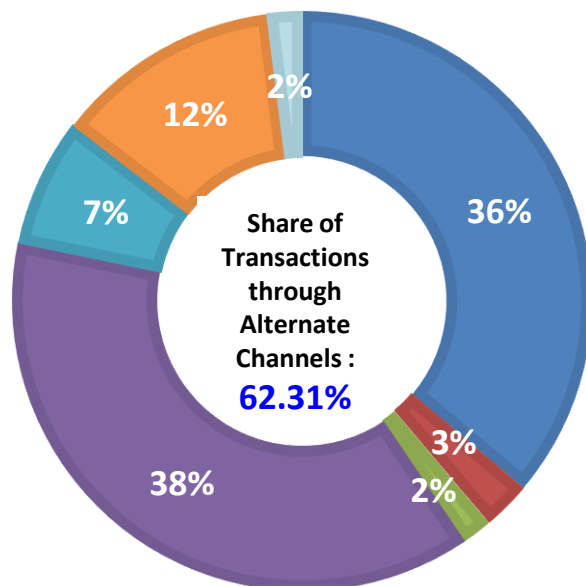
Digital discounting of Trade receivables for prompt encashment eliminating credit risk



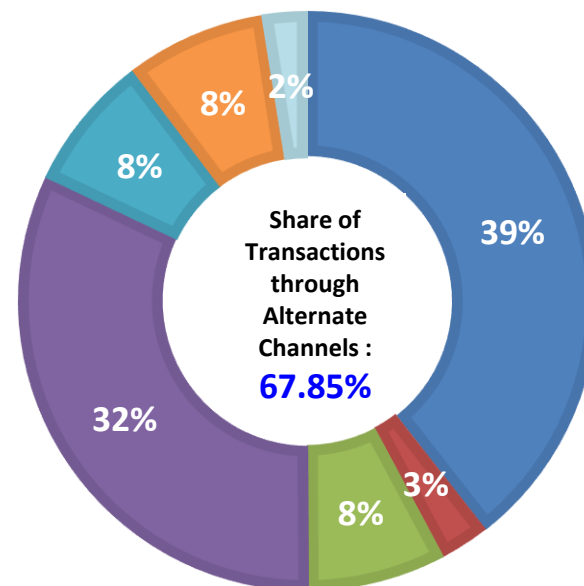
MSME Loan in 59 Minutes

Contactless Banking Platform for MSME loans.
(www.psbloansin59minutes.com)

FY 17-18



FY 18-19



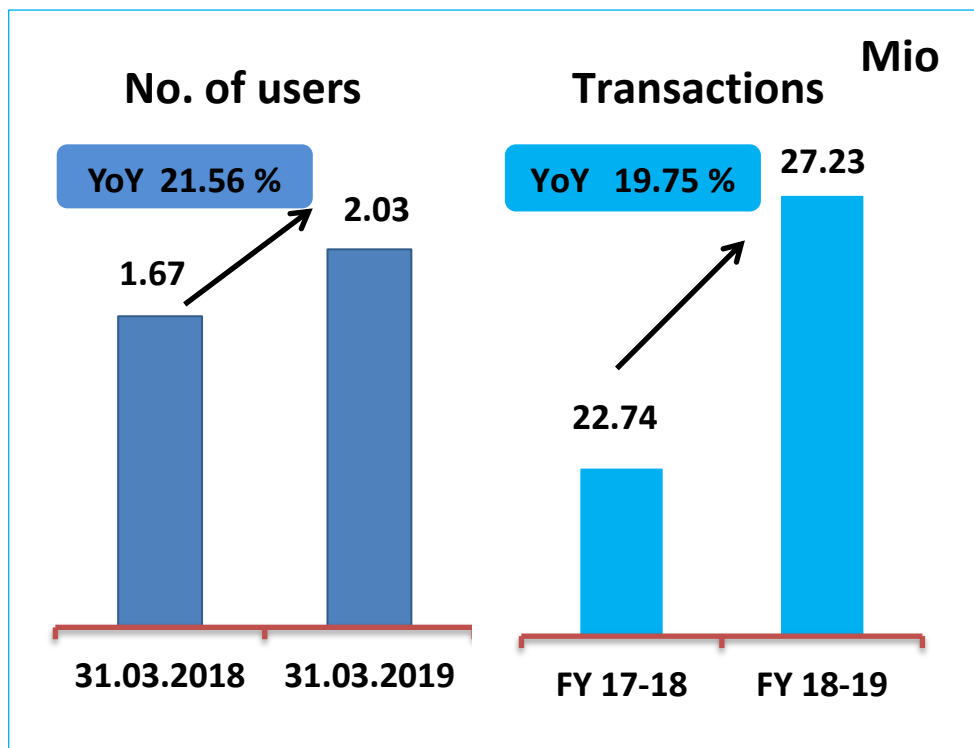
■ ATM & BNA ■ Net Banking ■ Mobile Banking & UPI ■ Branch Txns ■ POS / eCom ■ Other e-Transactions ■ AEPS (FI)

- Transactions at Branch Counters ↓
- Transactions through ATMs / BNAs ↑

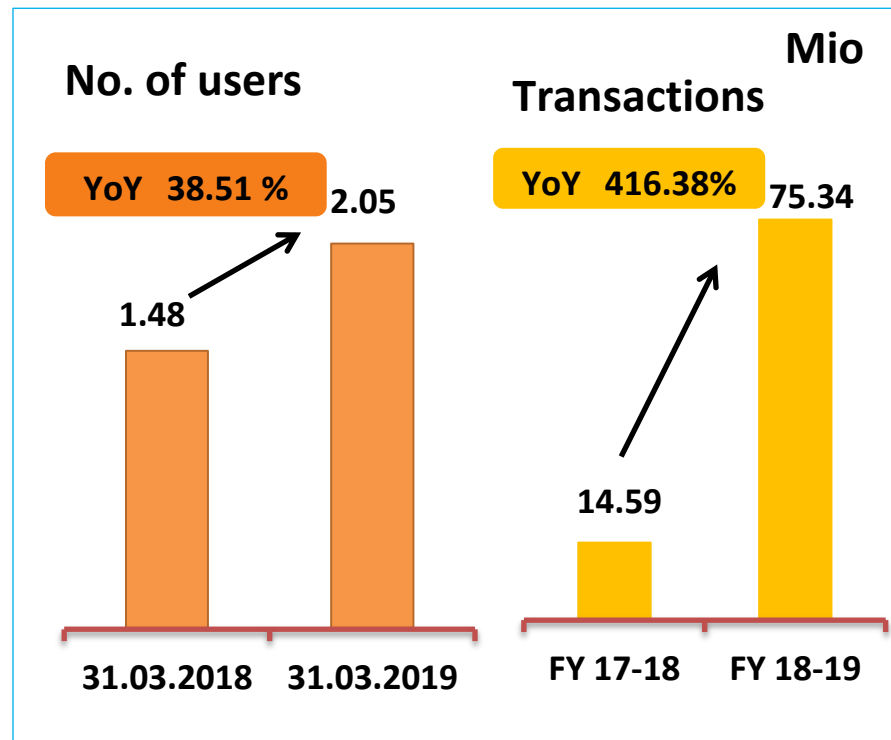


- Transactions on Mobile Banking / UPI ↑
- Transactions through POS / eCom ↑

Net Banking



Mobile Banking



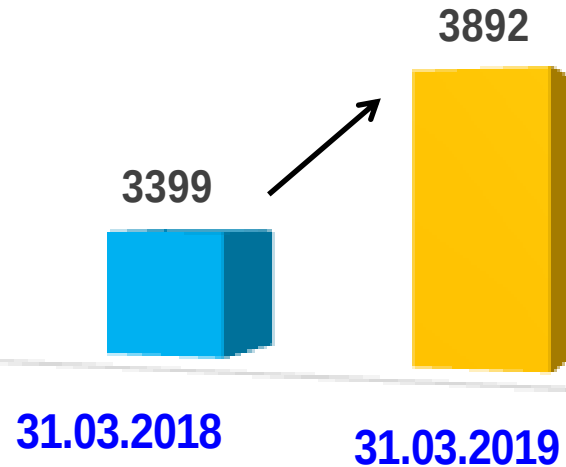
Net Banking
Revamped Net banking
Portal for enhanced
customer experience



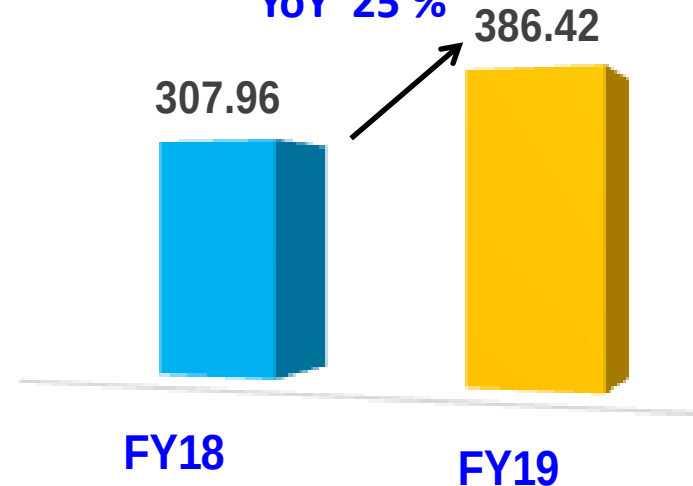
IndPAY
Multilingual Mobile Banking
with 5 Regional languages

ATMs and BNAs

Numbers
YoY 15 %



Volume of Transactions (Mio)
YoY 25 %



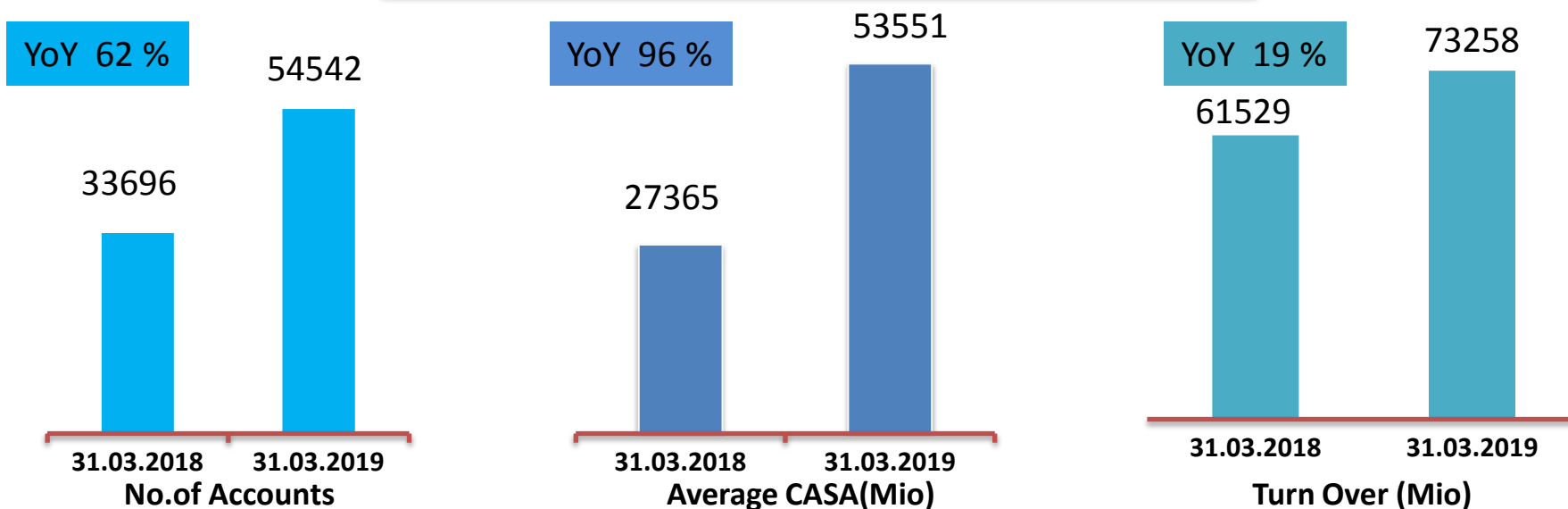
Number of Debit Cards as on 31.03.2019: 14.24 Mio

- 100% Debit cards migrated to EMV
- Second Bank with highest ATM transactions among Public Sector Banks and 5th among all Banks in India.
- Highest RuPay platinum card issuer among all banks in India.

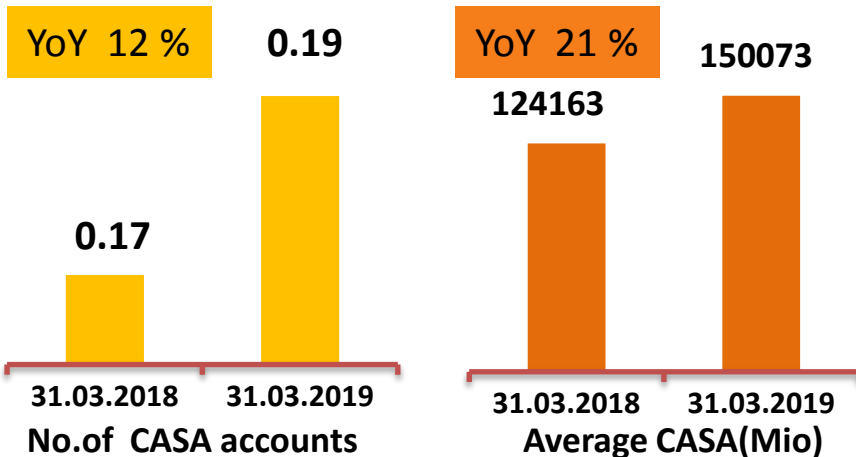
Security Measures for Customer Safety

- LOCK / UNLOCK all Digital Channels.
- Magnetic Strip Cards replaced with Chip based EMV Cards.
- Regular SMS alerts / emails to customers on Security awareness

Public Financial Management System (PFMS)



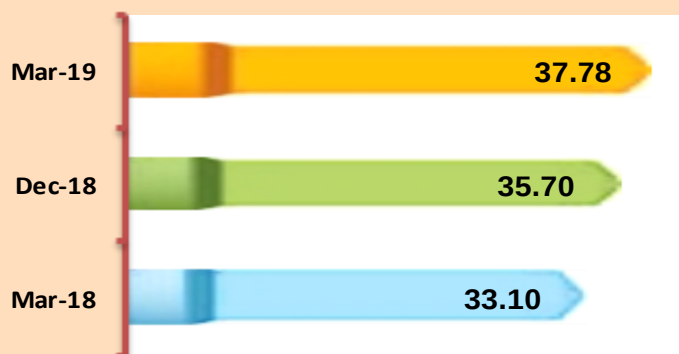
Government Business



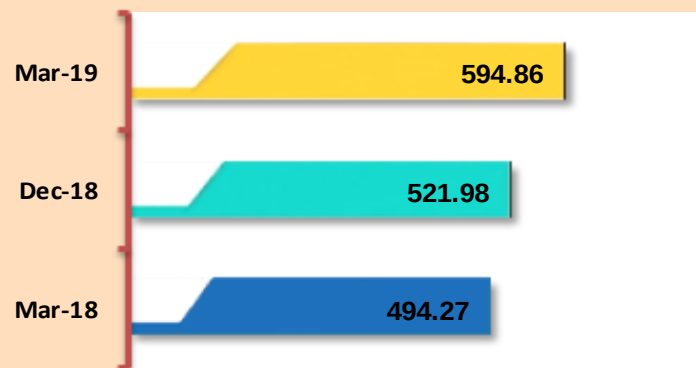
- Top Performing Bank for handling multiple scheme payments in PFMS under Ministry of Finance.
- Banker for PM Kisan Scheme for TN & Puducherry. Second largest Bank in processing payments under the scheme next to SBI.

Financial Inclusion – Performance under PMJDY

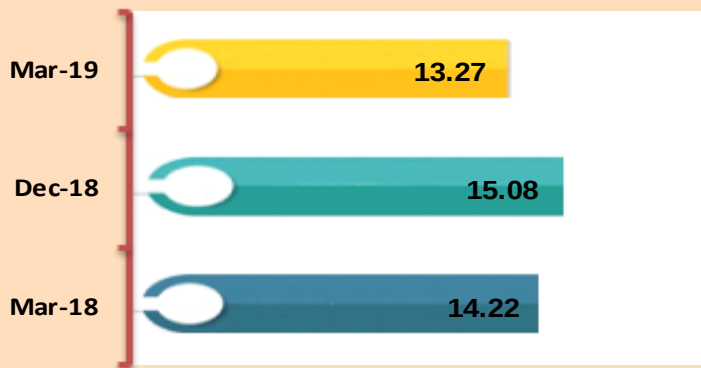
Accounts (No.in lakhs)



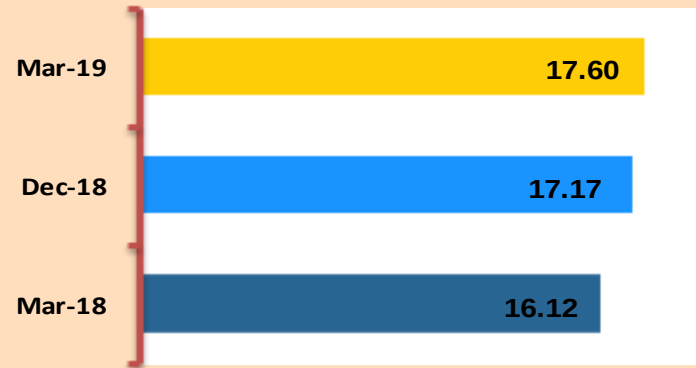
Deposits (₹ in crore)



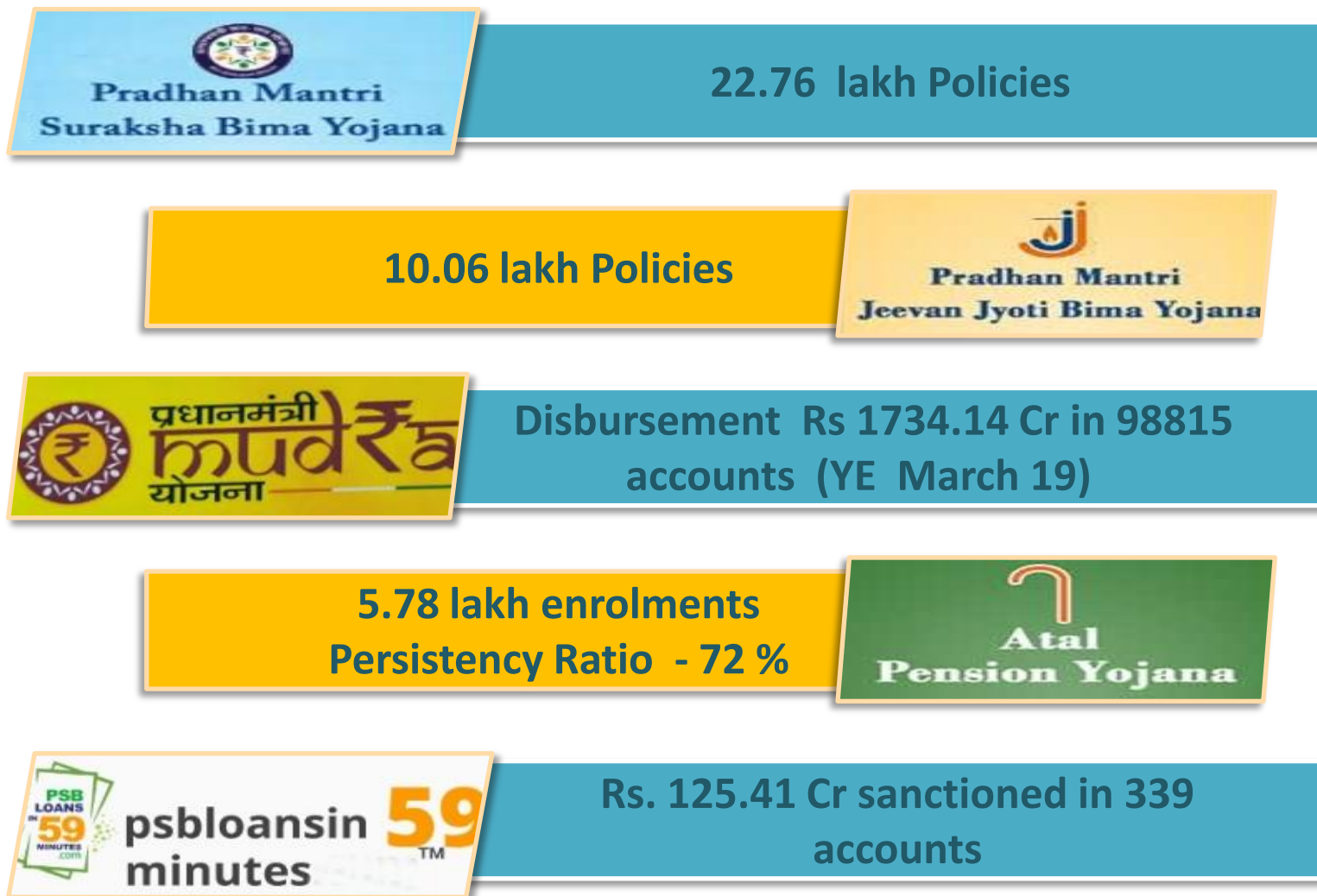
% of Zero Balance A/cs



Overdrafts Sanctioned (₹ in crore)



Government Schemes – Performance as on 31.03.2019



Awards & Accolades

NABARD

1. “Best Performance – Financial Literacy” - 2018-19
2. “First Prize” among PSBs for Excellence in performance under “SHG Bank Linkage Programme” in Tamil Nadu – 2017-18

APY - Government of India

“Leadership Capital Campaign” –
to MD & CEO

PFRDA

“The Best Performing PSB” under APY -
2017-18

IBA

“Best Financial Inclusion Initiatives” -
Runner up

SHG Tamil Nadu State Award

First Prize for “SHG Bank linkage
Programme” from Govt of Tamil Nadu –
2016 -17 & 2017-18

ASSOCHAM

“Social Banking Excellence Award” – 2018 - Medium Class Bank
Winner in Agricultural Banking, Priority Sector Lending, Technology
Overall Best Social Bank

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Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.

These forward-looking statements 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