इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
निवेशक सेवाएं कक्ष
INVESTOR SERVICES CELL
वेबसाईट / website: www.indianbank.in
ईमेल / e-mail : ibinvestorrelations@indianbank.co.in

कार्पोरेट कार्यालय
254-260, अव्वै षण्मुगम सालै,
रायपेट्टा,चेन्नई -600 014
Corporate Office
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai - 600 014
दूरभाष/Phone: 044-28134076/28134698/28134484

Ref: ISC/57/2021-22

Date:28.05.2021

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East Mumbai - 400 051 NSE Symbol : INDIANB	The Vice President BSE Limited Phiroze Jeejibhai Towers Dalal Street Mumbai - 400 001 Scrip Code: 532814

Dear Sir/Madam,

Subject: Presentation on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year 2020-21 ended on March 31, 2021

We enclose herewith Presentation on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year 2020-21 ended on March 31, 2021.

This is for your information, records and dissemination please.

Yours faithfully,

(Dina Nath Kumar)
Asst. General Manager & Company Secretary

Encl: As stated

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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Your own Bank, Always with You

आपका अपना बैंक, हर कदम आपके साथ

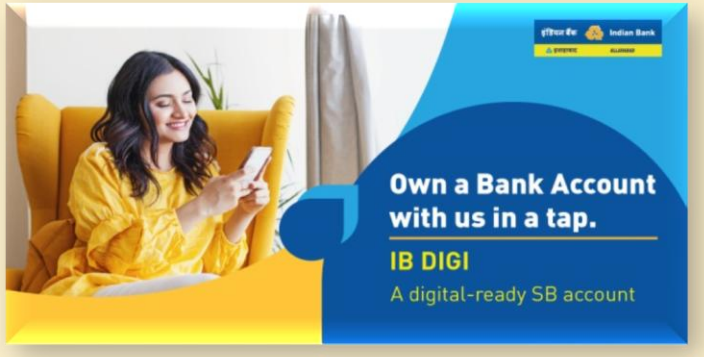


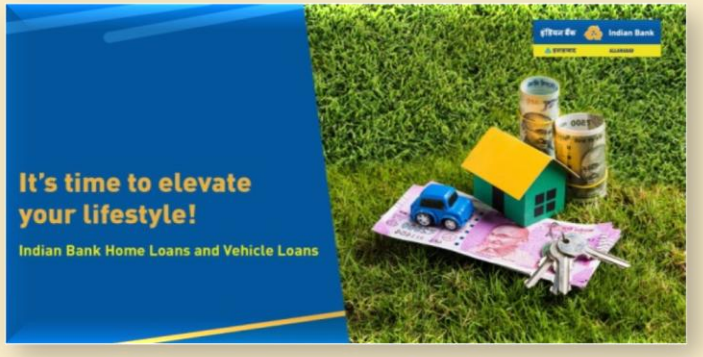


Performance Analysis
Q4 / FY 20-21











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

Performance Highlights

Performance Highlights FY 21 (YoY)

Business
₹9.3 lakh Cr
8%

Deposits
₹5.4 lakh Cr
10%

CASA at 42%
150 bps
Savings Bank 12%

Term Deposits
7%

Advances
₹3.9 lakh Cr
6%

RAM
₹2 .2 lakh Cr
12%

Gross NPA
9.85%
154 bps

Net NPA
3.37%
82 bps

PCR
82.12%
395 bps

Operating Profit
₹11396 Cr
19%

Net Profit
₹3005 Cr

ROA
0.50 %

ROE
10.63 %

Domestic NIM
2.85%

Expenses Ratio
47.59 %
149 bps

Slippage Ratio
2.80 %
320 bps

Credit Cost
1.99 %
136 bps

CRAR (Basel III)
15.71%

Robust growth in Profit, Controlled Asset Quality, Strong Capital Adequacy

Financials



Financials – Operating Profit and Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	Interest Income	9757	10024	8904	-11	-9	38330	39106	2
2	Interest Expenses	6447	5711	5570	-2	-14	25273	23440	-7
3	**Net Interest Income (1-2)**	**3310**	**4313**	**3334**	**-23**	**1**	**13057**	**15666**	**20**
4	Non Interest Income	1728	1397	1744	25	1	5769	6079	5
5	**Operating Income (3+4)**	**5038**	**5710**	**5078**	**-11**	1	**18826**	**21745**	**16**
6	Operating Expenses	2637	2611	2530	-3	-4	9239	10349	12
7	**Operating Profit (5-6)**	**2401**	**3099**	**2548**	**-18**	6	**9587**	**11396**	**19**
8	Total Provisions	4042	2585	839	-68	-79	**14230**	**8391**	-41
9	**Net Profit (7-8)**	**-1641**	**514**	**1709**	**232**	NA	**-4643**	**3005**	NA

Consistent growth in Operating Profit

Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	Interest Income on Advances and Discount on Bills	6832	7133	6025	-16	-12	27184	27455	1
2	Interest on investments	2739	2809	2789	-1	2	10434	11167	7
3	Sundry interest income	186	82	90	10	-51	712	484	-32
4	**Total Interest Income (1+2+3)**	**9757**	**10024**	**8904**	**-11**	**-9**	**38330**	**39106**	**2**
5	Profit on sale of investment	331	407	454	12	37	1333	2124	59
6	Recovery of bad debts	466	132	320	143	-31	1100	618	-44
7	Fee Income	677	600	659	10	-3	2298	2368	3
8	Forex Income	68	112	165	47	143	238	406	71
9	PSLC Commission	10	102	107	5	970	236	410	74
10	Miscellenous income	176	44	39	-11	-78	564	153	-73
11	**Total Non Interest Income (5+6+7+8+9+10)**	**1728**	**1397**	**1744**	**25**	**1**	**5769**	**6079**	**5**
12	**Total Income (4+11)**	**11485**	**11421**	**10648**	**-7**	**-7**	**44099**	**45185**	**2**

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	Transaction fees	138	202	192	-5	39	568	690	21
2	Loan processing charges	158	135	156	16	-1	404	526	30
3	Commission on Government business	20	17	23	35	15	74	74	0
4	Commission on LC/BG	73	81	96	19	32	318	387	22
5	Cross selling	18	15	28	87	56	57	62	9
6	Income from PFMS operations	14	0	2	--	--	24	15	-38
7	Misc fee Income	256	150	162	8	-37	853	614	-28
8	**Fee Income (1 to 7)**	**677**	**600**	**659**	**10**	**-3**	**2298**	**2368**	**3**

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	Interest on deposits	6091	5479	5290	-3	-13	24001	22221	-7
2	Interest on borrowings	311	188	228	21	-27	1272	1049	-18
3	Sundry interest expenses	45	44	52	18	15	0	170	--
4	**Total Interest Expenses (1+2+3)**	**6447**	**5711**	**5570**	**-2**	-14	**25273**	**23440**	**-7**
5	Salary	967	996	1154	16	19	3744	4018	7
6	Contribution for Employees	567	576	248	-57	-56	1590	2360	48
7	**Staff Expenses (5+6)**	**1534**	**1572**	**1402**	**-11**	-9	**5334**	**6378**	**20**
8	Depreciation	100	137	208	52	108	444	633	43
9	Others	1003	902	920	2	-8	3461	3338	-4
10	**Overheads (8+9)**	**1103**	**1039**	**1128**	**8**	2	**3905**	**3971**	**2**
11	**Operating Expenses (7+10)**	**2637**	**2611**	**2530**	**-3**	-4	**9239**	**10349**	**12**
12	**Total Expenses (4+11)**	**9084**	**8322**	**8100**	**-3**	-11	**34512**	**33789**	**-2**

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	Rent, Taxes & Lighting	218	170	149	-12	-32	786	603	-23
2	Depreciation	100	137	208	52	108	444	633	43
3	Insurance	132	177	171	-3	30	522	682	31
4	Travelling and Halting	51	40	44	10	-14	107	143	34
5	Postage, Telecommunications etc.	51	35	27	-24	-48	157	117	-25
6	Repairs and Maintenance	72	64	45	-29	-37	199	197	-1
7	Printing and Stationery	24	15	19	28	-20	68	58	-15
8	ATM Issuer Fee paid	87	117	123	5	41	382	424	11
9	Others	368	284	342	20	-7	1240	1114	-10
10	**Overheads (1 to 9)**	**1103**	**1039**	**1128**	**8**	**2**	**3905**	**3971**	**2**

Provisions and Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)	31.03.2020	31.03.2021	Y-o-Y (%)
1	**Operating Profit**	**2401**	**3099**	**2548**	**-18**	**6**	**9587**	**11396**	**19**
2	**Total Provisions**	**4042**	**2585**	**839**	**-68**	**-79**	**14230**	**8391**	**-41**
	Of which								
3	Loan loss	2071	738	2870	289	39	11804	7318	-38
4	Depreciation on investments	20	253	163	--	--	251	429	71
5	Standard advances	579	1275	-1333	--	--	608	469	--
6	Income-tax	857	270	-913	--	--	968	-99	--
7	Others	515	49	52	--	--	599	274	--
8	**Net Profit (1-2)**	**-1641**	**514**	**1709**	**232**	**NA**	**-4643**	**3005**	**NA**

Record Net Profit

Performance Ratios

% annualised

Sl No	Parameters	Quarter Ended			Year Ended	
		31.03.2020	31.12.2020	31.03.2021	31.03.2020	31.03.2021
1	Cost of Deposits	5.11	4.34	4.05	5.20	4.44
2	Cost of Funds	5.13	4.35	4.08	5.19	4.43
3	Cost to Income Ratio	52.33	45.73	49.82	49.08	47.59
4	Yield on Advances	8.11	7.55	6.27	8.17	7.45
5	Yield on Investments	7.05	6.52	6.41	7.28	6.64
6	Return on Assets (RoA)	-1.17	0.35	1.09	-0.86	0.50
7	Net Interest Margin (NIM) Domestic	2.67	3.13	2.34	2.73	2.85
8	Return on Investments (Domestic)	7.35	7.25	7.17	7.61	7.57
9	Return on Average Networth (RoE)	--	7.13	23.14	--	10.63
10	Earnings per Share (₹)	--	18.21	60.52	--	26.61
11	Book Value per Share (₹)	--	259.13	263.98	--	263.98
12	Business per Employee (₹ in Cr)	20.93	21.55	22.17	20.93	22.17
13	Business per Branch (₹ in Cr)	141.38	151.66	154.55	141.38	154.55
14	Net Profit per Employee (₹ in lakhs)	--	4.89	16.42	--	7.22

Business Snapshot

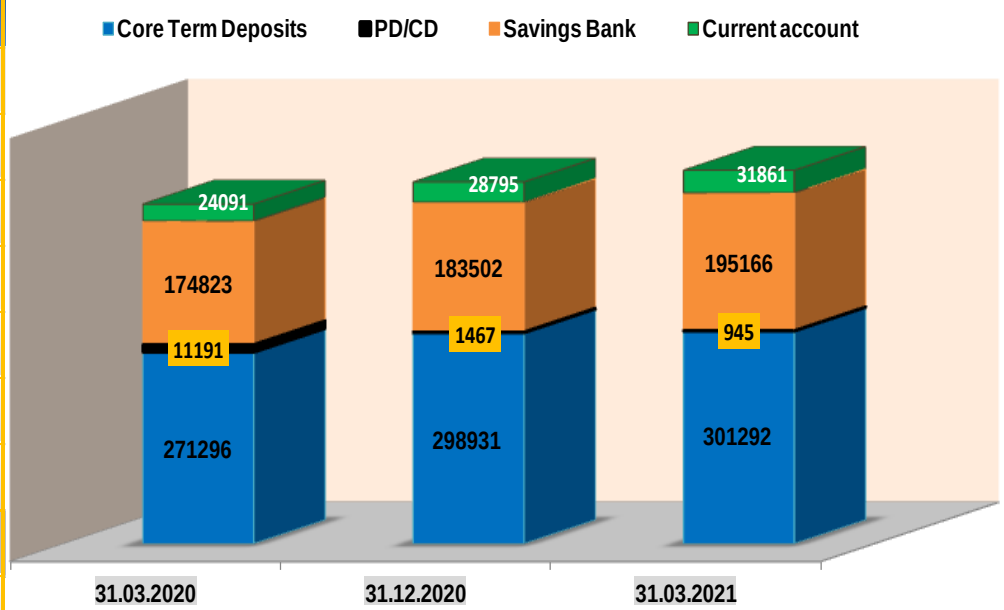


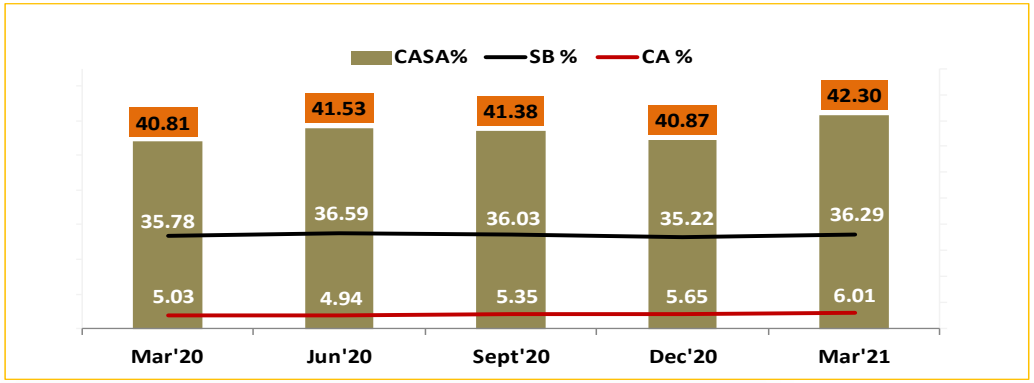
Business Snapshot

₹ in Cr

Sl No	Parameter	31.03.2020	31.12.2020	31.03.2021	Q-o-Q (%)	Y-o-Y (%)
1	**Deposits**	488835	521248	538071	3	10
	Domestic	481401	512695	529264	3	10
	Overseas	7434	8553	8807	3	18
	Deposits breakup					
	Current	24581	29452	32345	10	32
	Savings	174907	183592	195250	6	12
	CASA	199488	213044	227595	7	14
	CASA %	41%	41%	42%		
	Term Deposits	289347	308204	310476	1	7
	Term Deposits %	59%	59%	58%		
2	**Advances**	368664	389646	390317	0.2	6
	Domestic	360255	379073	379537	0.1	5
	Overseas	8409	10573	10780	2	28
3	**Business**	857499	910894	928388	2	8
	Domestic	841656	891768	908801	2	8
	Overseas	15843	19126	19587	2	24

DOMESTIC DEPOSITS



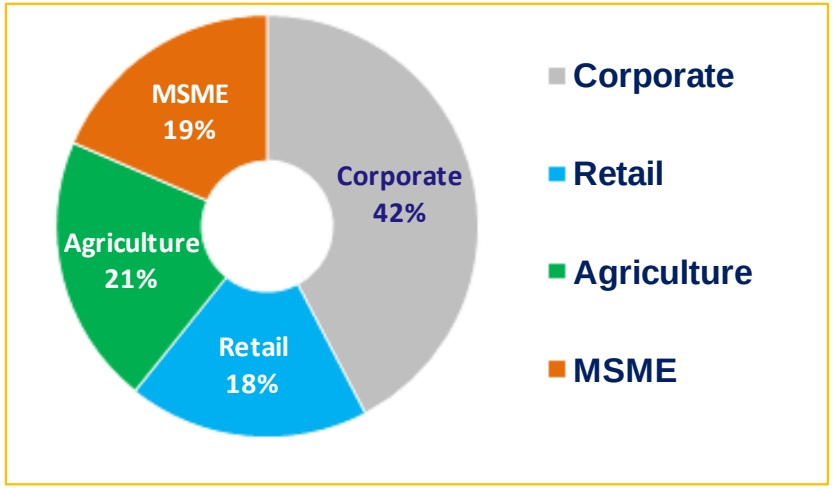


- **Investment under TLTRO 1.0, 2.0 and Extended PCGS 2.0 : ₹5977 Cr**

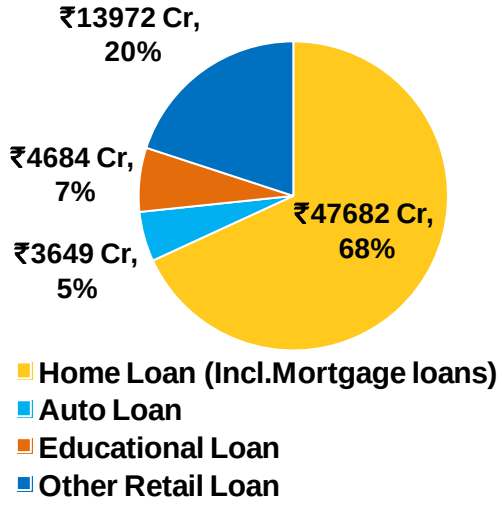
Advances (Domestic)

₹ in Cr

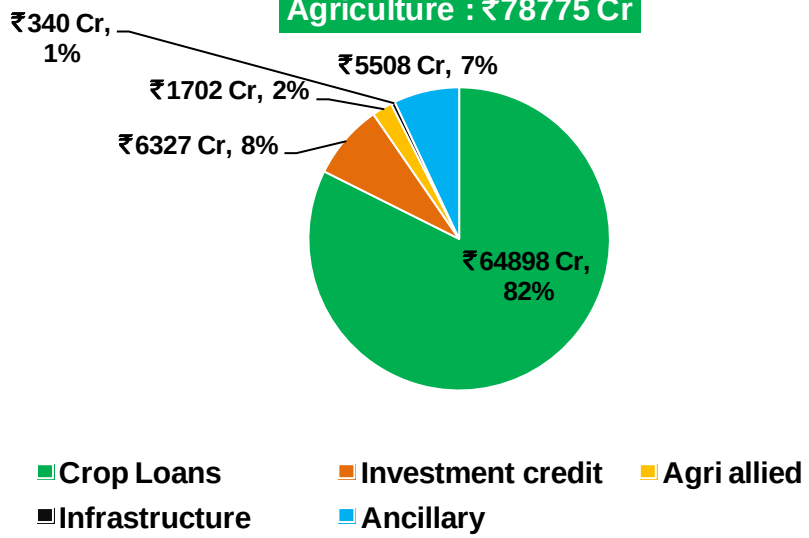
Sector	31.03.2020	31.12.2020	31.03.2021	YoY (%)
Gross Advances-Domestic	360255	379073	379537	5
Retail	65901	66679	69987	6
Agriculture	68959	75040	78775	14
MSME	60907	68805	70180	15
Total (RAM)	**195767**	**210524**	**218942**	**12**
RAM % to Gross Advances	54%	56%	58%	--
Corporates	**164488**	**168549**	**160595**	**-2**



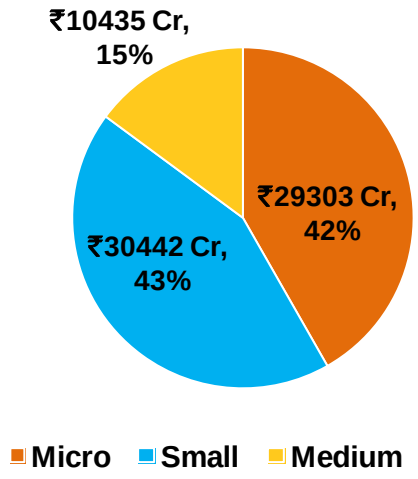
Retail : ₹69987 Cr



Agriculture : ₹78775 Cr



MSME : ₹70180 Cr



Performance under Priority Sector

₹ in Cr

Segment	Mandatory Target	Achievement (Amt) (Excluding PSLC)	Achievement (%) (Excluding PSLC)
Priority Sector	**40%**	**130274**	**42.08%**
Agriculture	18%	60869	**19.66%**
Small /Marginal Farmers	8%	31174	**10.07%**
Weaker Section	10%	43898	**14.18%**
Micro under MSME	7.50%	28304	**9.14%**
Non Corporate farmers	12.14%	54454	**17.59%**

All the five mandatory targets stipulated by RBI under Priority Sector advances have been surpassed after selling of PSLC amounting to ₹39605 Cr

Details of PSLC Issued	
Category	**Amount in Cr**
General	20605
Agriculture	18000
Of which, SF/MF	12300
MSME-Micro	1000
Total	**39605**

Sectoral Deployment – Domestic advances

₹ in Cr

Sector	31.03.2020	% share to Gross Advances	31.12.2020	% share to Gross Advances	31.03.2021	% share to Gross Advances
Infrastructure	**57067**	**16**	**58250**	**15**	**60849**	**16**
Of which						
Power	17336	5	18753	5	18238	5
Port and Road Project	9405	3	9682	3	10091	3
Other infrastructure	30326	8	29815	7	32520	8
Basic Metal	**12836**	**4**	**12403**	**3**	**9700**	**3**
Textiles	**6239**	**2**	**6811**	**2**	**6497**	**2**
Petroleum and Coal Products	**3642**	**1**	**3969**	**1**	**6761**	**2**
All Engineering	**5460**	**2**	**5524**	**1**	**4739**	**1**
Food Processing	**8240**	**2**	**9346**	**2**	**8720**	**2**
Trade	**12841**	**4**	**20713**	**5**	**24356**	**6**
Commercial Real Estate	**5604**	**2**	**5509**	**1**	**6489**	**2**
Home Loans/Auto Loans/Other Retail	**65901**	**17**	**66679**	**18**	**69987**	**18**
Agriculture	**68959**	**19**	**75040**	**20**	**78775**	**21**
NBFC	**47066**	**13**	**47123**	**13**	**47516**	**13**
Others (Other Industries/Sectors)	**66400**	**18**	**67707**	**19**	**55148**	**14**
Total Domestic Advances	**360255**	**100**	**379074**	**100**	**379537**	**100**

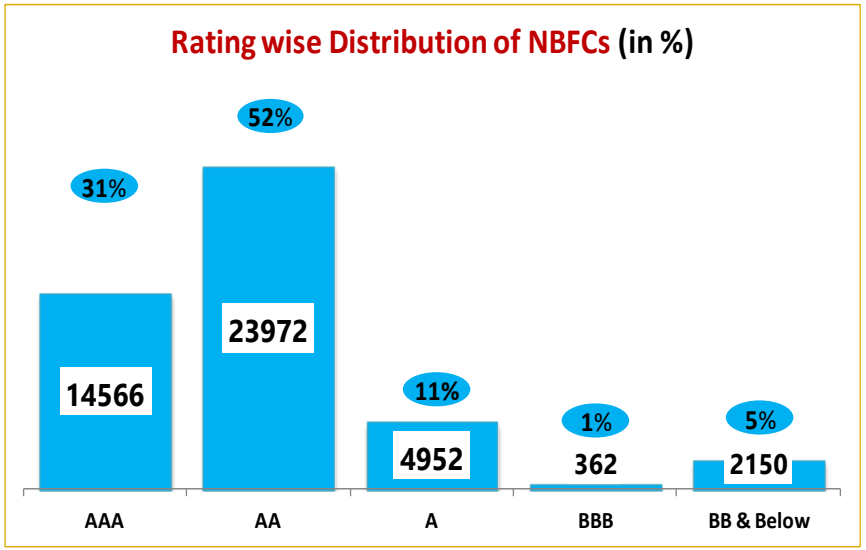
Standard NBFC advances

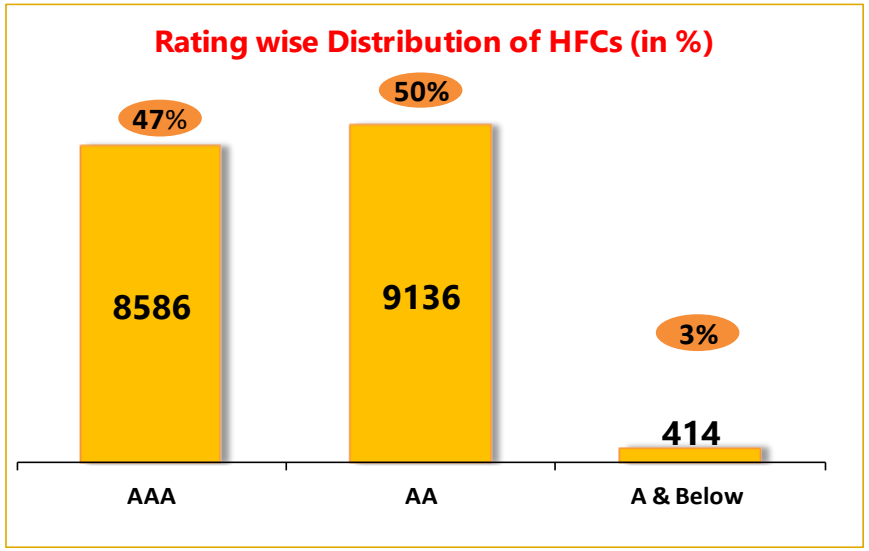
₹ in Cr

Composition	31.03.2020	%	31.12.2020	%	31.03.2021	%
NBFC - PSUs	2425	5%	4762	10%	4801	10%
NBFC - HFCs	18438	41%	16987	37%	18136	39%
NBFC - MFIs	1515	3%	1542	3%	1624	4%
NBFC - Others	22774	51%	22326	50%	21441	47%
Total NBFC	**45152**	**100%**	**45617**	**100%**	**46002**	**100%**

31.03.21

Composition of NBFCs & HFCs	₹ in Cr
NBFCs	
Bank sponsored	2513
Private Institutions & others	43489
Total	46002
HFCs	
Bank sponsored	1982
Private Institutions	16154
Total	18136





94% of standard NBFC exposure is rated A and above

Power Sector & Commercial Real Estate

₹ in Cr

Power Sector	31.03.2021			
	Central Government	State Government	Private Sector	Total
Generation	33	6192	6904	13129
Distribution		5966		5966
Transmission		1826		1826
Investment	69	1467	410	1946
Total Exposure	**102**	**15451**	**7314**	**22867**
Of which NPA			***2467***	

CRE	31.03.2021		
	Outstanding		Of which NPA
	Fund Based	Non Fund Based	
Land & Building Developers (Corporates)	2682	215	812
Rent Encash/Rental	1681	0	49
Mortgage Loans	340	0	55
Advance to SEZ	322	0	0
3rd Housing Loan	1344	0	23
Other CRE	52	0	1
CRE Total	**6421**	**215**	**940**
Of which CRE Residential Housing	717	0	236

Standard Domestic Credit Exposure

₹ in Cr

- More than ₹10 Cr
- For CRE more than ₹5 Cr

Rated Exposure

External Rating	31.12.2020		31.03.2021	
	Exposure	% to Total	Exposure	% to Total
AAA	32924	15%	34439	15%
AA	56113	25%	54653	24%
A	44399	20%	49738	22%
BBB	46787	21%	41946	19%
BB and below	43591	19%	45829	20%
Total	**223814**		**226605**	

Above Investment grade: 80%

A and above increased by ₹5394 Cr during the current quarter.

Unrated exposure

Category	31.12.2020		31.03.2021	
	Exposure	% to Total	Exposure	% to Total
PSU with Govt Guarantee	30976	64%	29556	61%
PSU without Govt Guarantee	9109	19%	8879	18%
Others	8440	17%	9845	21%
Total	**48525**		**48280**	

79% of the exposure is in investment grade and PSU sector

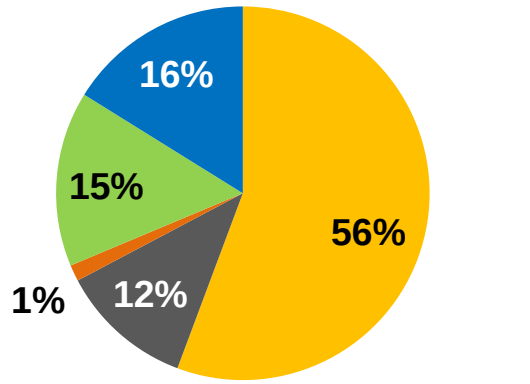
Investments - Domestic

Details	31.03.2020	31.12.2020	31.03.2021	Y-o-Y (%)
Central Government Securities	86617	85013	84814	-2
State Government Securities	38610	42825	43880	14
Treasury Bills	1433	10944	10953	664
Other Approved Securities	3	5	5	75
Recap Bonds	17927	17927	17927	0
Debentures & Bonds	12387	16828	17356	40
Shares	2122	2324	2221	5
Others	5025	2559	2414	-52
Gross Domestic Investment (Without netting LAF lending/borrowing)	164124	178425	179570	9
A. (i) SLR	126664	138787	139652	10
(ii) Non SLR	37460	39638	39918	7
Total of A	164124	178425	179570	9
B. (i) Held For Trading (HFT)	0	66	0	--
(ii) Available For Sale (AFS)	60345	61559	51595	-15
(iii) Held To Maturity (HTM)	103779	116800	127975	23
Total of B	164124	178425	179570	9
Modified Duration of AFS & HFT portfolio	2.93	2.75	2.26	

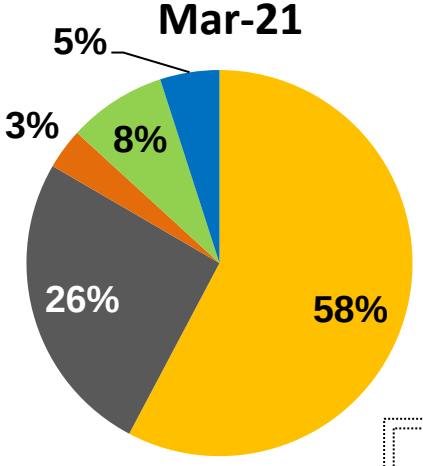
₹ in Cr

AFS Book

Mar-20



Mar-21



Non SLR Investments

₹ in Cr

Details	Mar-20	Dec-20	Mar-21	% Share	YoY	
					Amount	%
PSU Bonds	1489	1566	1596	4	107	7
Corporate and Other Bonds	4765	9332	9997	25	5232	110
Special Govt.Sec.(Excluding Recap Bonds)	2063	1964	1908	5	-155	-7
CG Recap.Bond	17927	17927	17927	45	0	0
Share of PSU/Corporate/Others	2120	2324	2221	6	101	5
Venture Capital Fund	28	54	82	0.2	54	191
Regional Rural Bank	27	27	27	0.1	0	0
Security Receipts	4067	3967	3855	10	-212	-5
Subsidiaries JV	214	225	225	1	11	5
Others	4760	2252	2080	4	-2680	-56
Total Non SLR Investment	**37460**	**39638**	**39918**	**100**	**2458**	**7**

TLTRO 1/ TLRTO 2/ Partial Credit Guarantee

₹ in Cr

TLTRO 1.0 Face value ★

Particulars	AAA	A1+	AA	Total
Corporate	175	400	360	935
HFC	100	0	0	100
NBFC	400	0	25	425
Total	675	400	385	1460

TLTRO 2.0 Face value ★

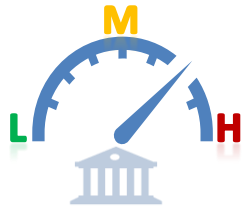
NBFC	AAA	A1+	AA	A	BBB	Total
Below ₹ 500 Cr	0	110	25	85	80	300
₹ 500 Cr - ₹5000	55	0	295	150	0	500
Above ₹ 5000 Cr	375	0	625	0	0	1000
MFI	0	0	25	155	20	200
Total	430	110	970	390	100	2000

Extended PCGS 2.0 Face value

A1+	AA	A	BBB	Total
0	1250	1242	25	2517

★ Exercised option of repayment of the availed funds under TLTRO 1.0 and TLTRO 2.0 before maturity and shifted the corresponding investments of ₹2950 Cr (Face Value) from HTM to AFS category in line with RBI guidelines

Capital & Risk Management

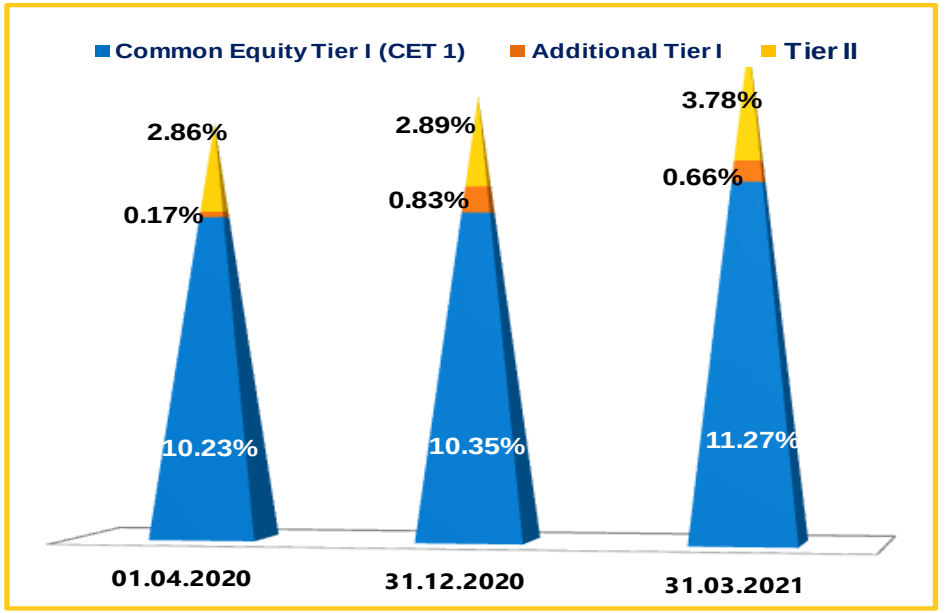


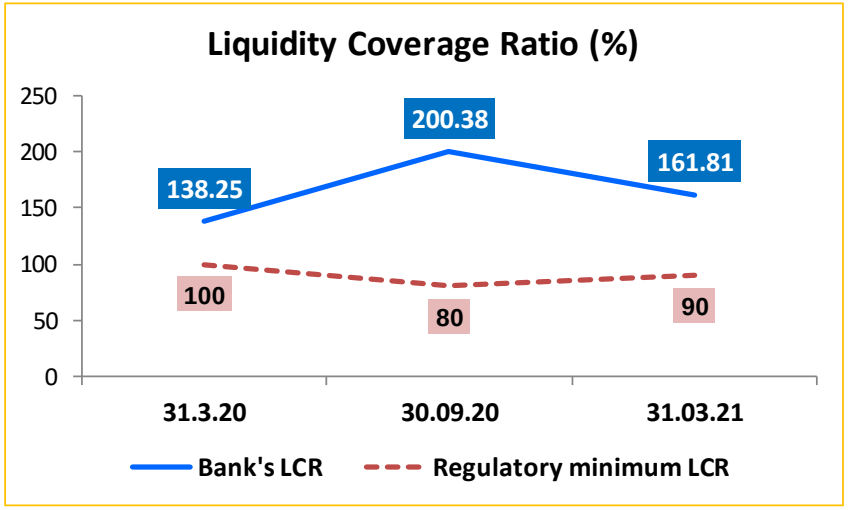
Capital Adequacy – Risk Management

₹ in Cr

Parameters	01.04.2020	31.12.2020	31.03.2021
Capital	38394	42474	46845
Common Equity Tier I (CET 1)	29613	31258	33609
Additional Tier I	500	2500	1980
Tier II	8281	8716	11256
Total Risk Weighted Assets	289345	302005	298097
CRAR %	13.27	14.06	15.71

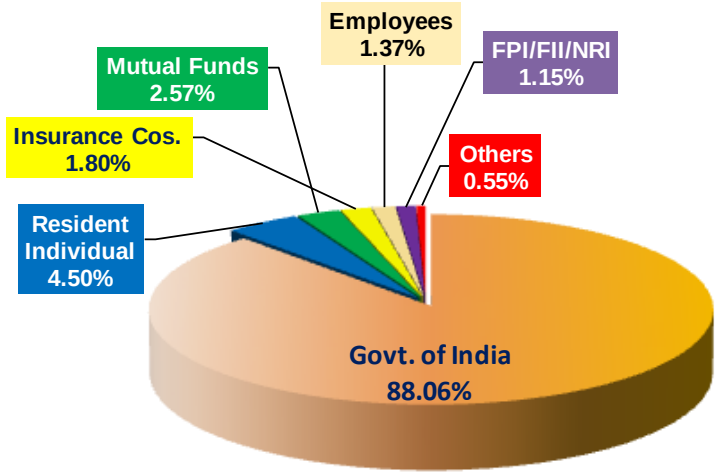
Risk Weighted Assets (RWA)	01.04.2020	31.12.2020	31.03.2021
Credit	239846	252399	253130
Density	65.06%	64.78%	64.85%
Market	20443	19959	15319
Density	33.47%	32.23%	30.15%
Operational	29056	29648	29648
	--	--	--





Shareholding and Balance Sheet

₹ in Cr



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

Liabilities	31.03.2020	31.12.2020	31.03.2021	Assets	31.03.2020	31.12.2020	31.03.2021
Capital	5136	1129	1129	Cash & Balance with RBI	13102	17716	27545
Share Application money received	--	--	--	Bal. with banks & money at call	22572	24652	26515
Reserves & Surplus	29615	35849	37283	Investments	161909	175459	176537
Deposits	488835	521248	538071	Advances	340852	362817	364010
Borrowings	29933	30070	26175	Fixed Assets	7406	7423	7376
Other Liabilities & Provisions	14535	20094	23347	Other Assets	22213	20323	24022
Total	568054	608390	626005	Total	568054	608390	626005

Asset Quality

Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Year Ended	
		31.03.2020	31.12.2020	31.03.2021	31.03.2020	31.03.2021
1	**Gross NPA opening balance**	**46012**	**36198**	**35237**	**42058**	**41998**
	ADDITIONS :					
	Fresh Slippages	3841	88	8292	18104	9152
	To old NPAs / Others	101	107	21	463	278
2	**Sub-Total**	**3942**	**195**	**8313**	**18567**	**9430**
	LESS:					
	Cash Recovery	1296	744	2119	4086	3860
	Upgradation	416	136	116	2390	686
	Technical Write off + Exchange difference	5567	30	2488	10526	7586
	Normal Write off	660	246	371	1586	841
	Assigned to ARCs	17	0	0	40	0
3	**Sub-Total**	**7956**	**1156**	**5095**	**18627**	**12973**
4	**Gross NPA closing Balance (1+2-3)**	**41998**	**35237**	**38455**	**41998**	**38455**
	Gross NPA%	**11.39**	**9.04**	**9.85**	**11.39**	9.85
5	Provisions	27074	26204	25643	27074	25643
6	Others (Interest Realisable,etc.)	651	496	541	651	541
7	**Net NPA [4-(5+6)]**	**14273**	**8537**	**12271**	**14273**	**12271**
	Net NPA%	**4.19**	**2.35**	**3.37**	**4.19**	**3.37**
	AUC Recovery	**426**	**129**	**314**	**1049**	**604**
	PCR % (including Technical Writeoff)	**78.17**	**86.51**	**82.12**	**78.17**	**82.12**
	PCR % (excluding Technical Writeoff)	**66.02**	**75.77**	**68.09**	**66.02**	**68.09**
	Slippage Ratio (%)	**4.85**	**0.11**	**9.36**	**6.00**	**2.80**
	Credit Cost (%)	**2.32**	**0.78**	**2.99**	**3.35**	**1.99**

Fresh slippages

Category	Q4 FY 20	Q3 FY 21	Q4 FY 21	FY 20	FY 21
Retail	285	7	1112	1608	1123
Agriculture	1646	3	1347	7973	1352
MSME	801	76	2921	3615	3002
Corporate	1109	2	2912	4908	3675
Total	**3841**	**88**	**8292**	**18104**	**9152**

NPA Position – Sector wise

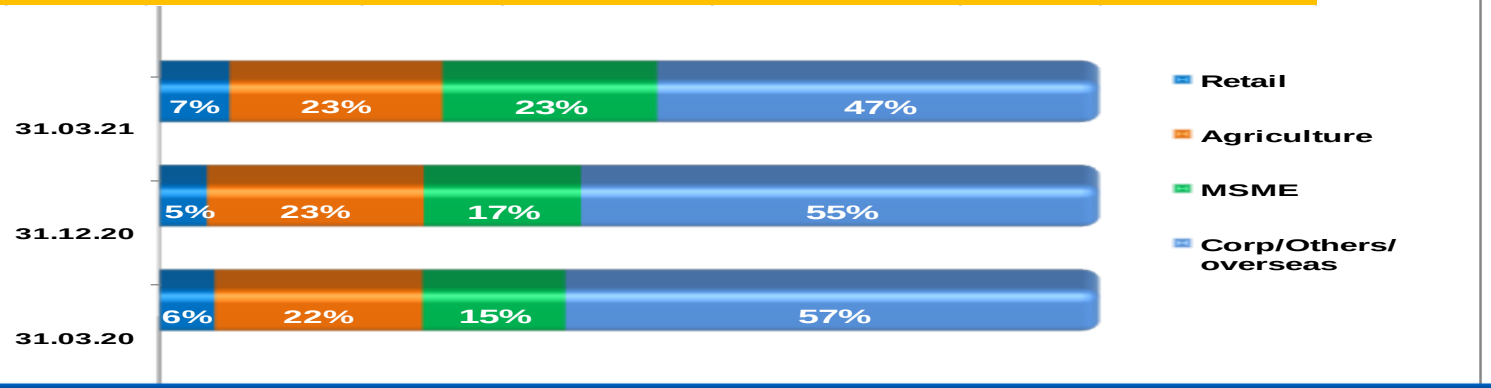
₹ in Cr

S No	Sector	31.03.2020		31.12.2020		31.03.2021		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2455	4.00	2119	3.18	69987	2883	4.12
	Of which							
	Home Loan	1070	2.68	838	2.07	41834	1195	2.86
	Education Loan	890	18.86	748	15.77	4684	991	21.15
	Vehicle Loan	300	8.33	269	7.22	3649	183	5.03
2	Agriculture	9280	13.59	8027	10.70	78775	8738	11.09
3	MSME	6395	10.55	5844	8.49	70180	8647	12.32
4	Corporate & Overseas	23868	13.37	19247	10.75	171375	18187	10.61
5	Total (1 to 4)	41998	11.39	35237	9.04	390317	38455	9.85
	Priority	*17162*	*11.29*	*14712*	*10.98*	*130274*	*18813*	*14.44*

Sector Wise Slippage Ratio during the FY 2020-21

Sector	Slippage Ratio (%)
Retail	1.90
Of which Housing	1.11
Of which Education	7.88
Agriculture	2.27
MSME	5.51
Corporate & Overseas	2.40
Total	2.80

Sector wise GNPA to Total NPA %



NPA Position – Industry wise

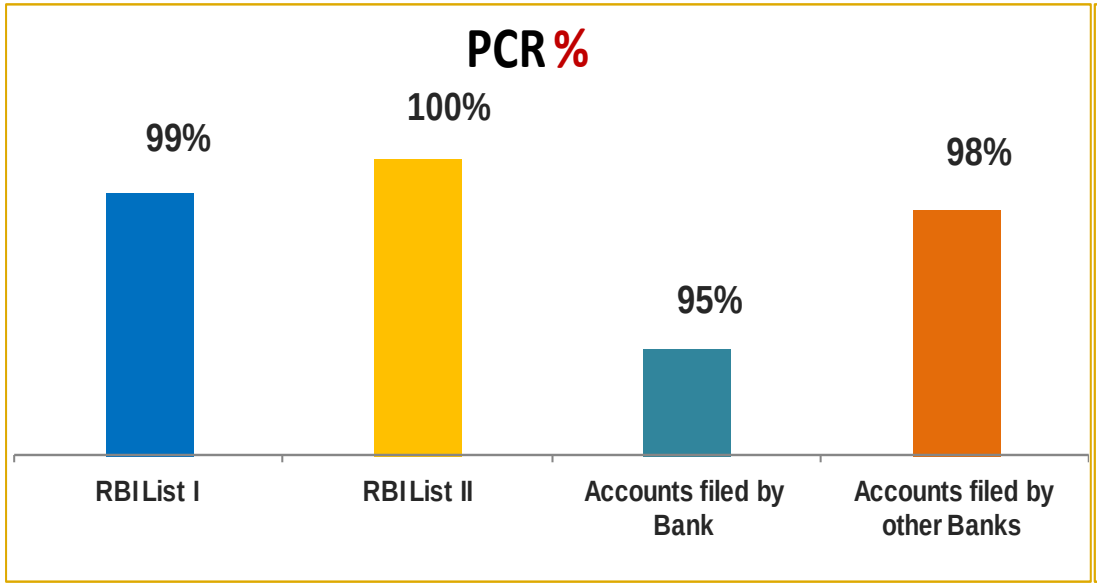
₹ in Cr

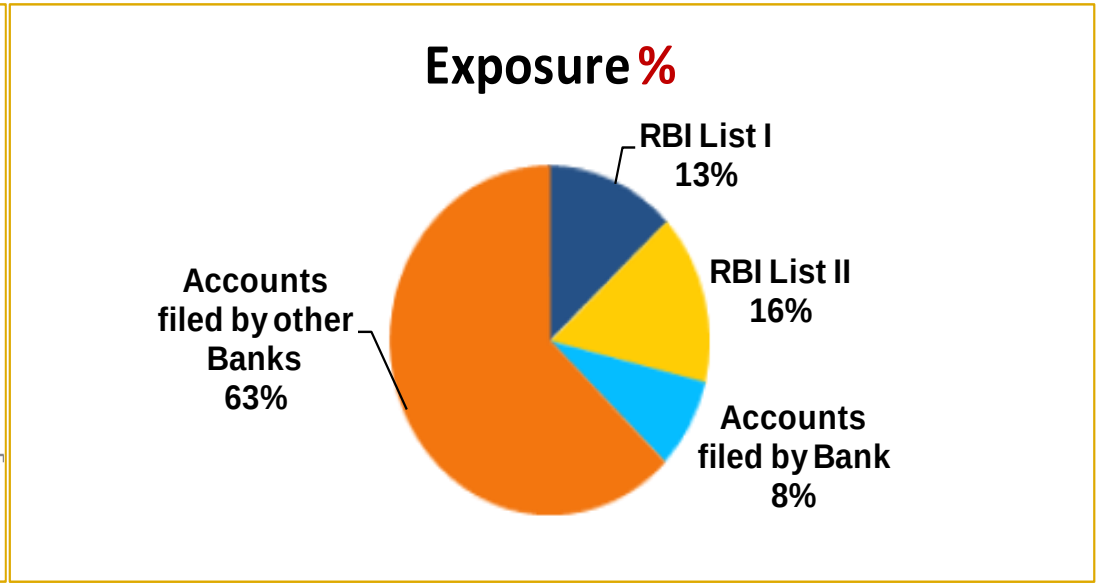
S No	Industry	31.03.2020		31.12.2020		31.03.2021	
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio
1	Metal and Metal Products (Incl. Iron & Steel)	**4070**	**32.34**	**4372**	**35.44**	**3598**	**37.06**
2	Petroleum & Other Minerals	**82**	**2.12**	**63**	**1.25**	**63**	**0.81**
3	All Engineering	**2371**	**45.02**	**1259**	**23.26**	**983**	**20.86**
4	Textiles	**1215**	**18.72**	**902**	**13.86**	**1359**	**21.39**
5	Infrastructure	**6143**	**11.03**	**5931**	**10.03**	**6101**	**9.96**
	Of which						
	Power	*2360*	*13.28*	*2193*	*11.28*	*2126*	*11.59*
6	Commercial Real Estate	**599**	**12.26**	**408**	**7.68**	**968**	**14.84**
7	NBFC	**1501**	**3.77**	**1498**	**3.14**	**1499**	**3.12**
8	RAM **(Retail, Agri, MSME)**	**18130**	**9.47**	**15990**	**7.60**	**20267**	**9.26**
9	Others **(Construction/contractor, Food processing, Gems and jewellery etc)**	**7887**	**16.19**	**4814**	**12.79**	**3617**	**13.44**
	Total (1 to 9)	**41998**	**11.39**	**35237**	**9.04**	**38455**	**9.85**

Status of NCLT

₹ in Cr

Category	31.03.2021			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	8	2960	2928	99%
RBI List II	11	3564	3557	100%
Accounts filed by Bank	25	1899	1800	95%
Accounts filed by other Banks	152	14187	13970	98%
Total	196	22610	22255	98%



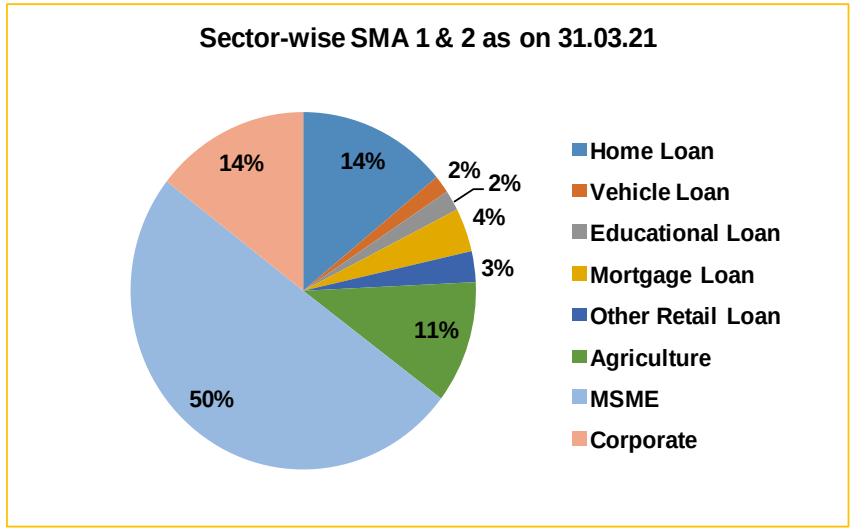


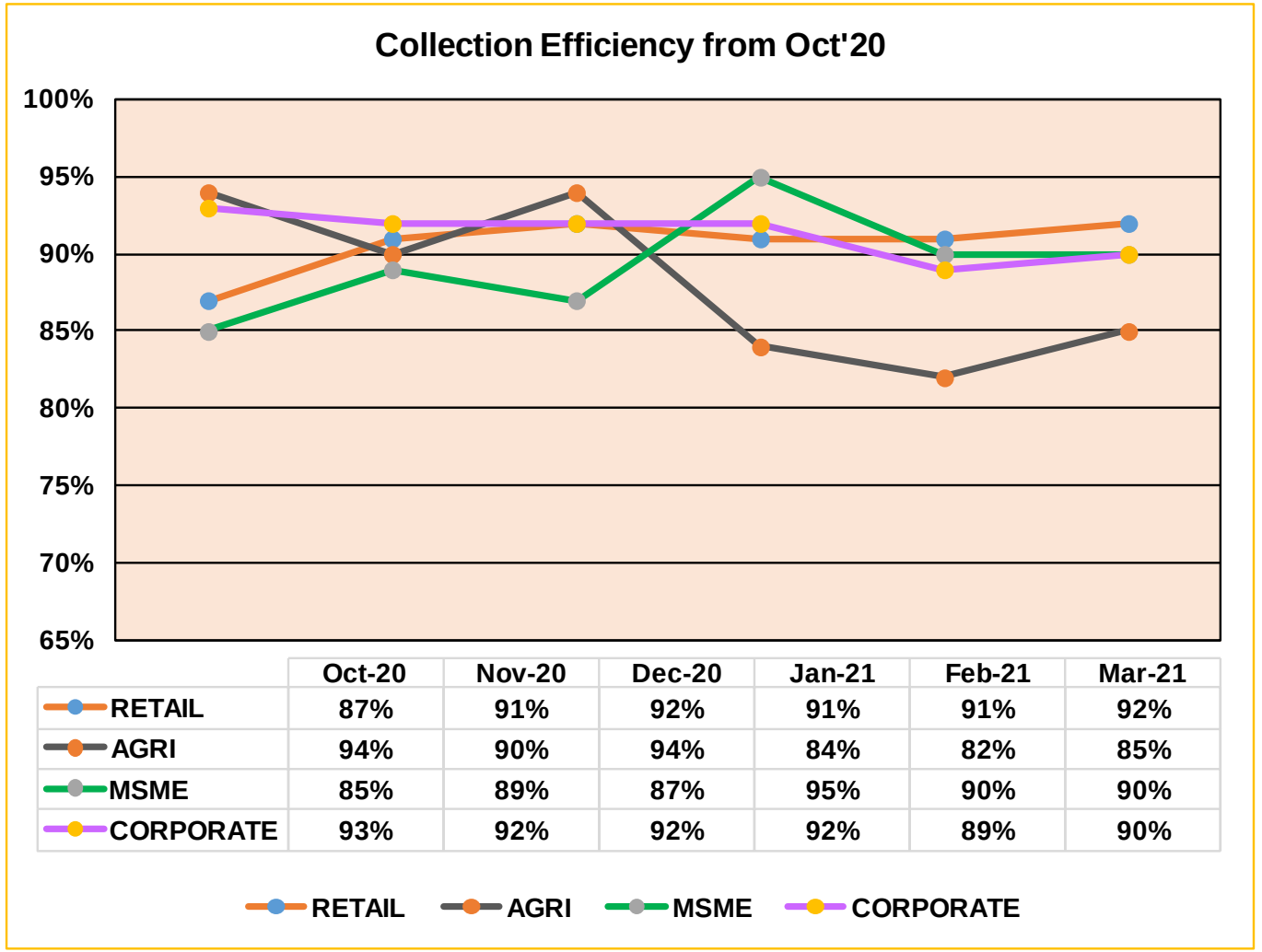
SMA Sector wise

₹ in Cr

As on 31.03.21

S No	Sector	SMA 1	SMA 2	Total
1	Retail	5566	2135	**7701**
	Of which			
	Home Loan	3318	1142	**4461**
	Vehicle Loan	362	148	**510**
	Educational	332	255	**588**
	Mortgage Loan	937	319	**1256**
	Other Retail	617	270	**887**
2	Agriculture	2254	1266	**3520**
3	MSME	11287	4665	**15952**
4	Corporate	2212	2403	**4615**
5	Total (1+2+3+4)	**21319**	**10469**	**31788**





	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21
RETAIL	87%	91%	92%	91%	91%	92%
AGRI	94%	90%	94%	84%	82%	85%
MSME	85%	89%	87%	95%	90%	90%
CORPORATE	93%	92%	92%	92%	89%	90%

Sector wise Restructuring details

₹ in Cr

Sector-wise Covid Restructuring as on 31.03.2021

	RP INVOKED				RP IMPLEMENTED			
Sector	Amt in Cr.	Standard advance as on 31.03.20	%to respective sector STD adv	%to Total STD advances	Amt in Cr.	Standard advance as on 31.03.20	%to respective sector STD adv	%to Total STD advances
Retail	374	63446	0.59%	0.12%	374	63446	0.59%	0.12%
Agriculture	0	59679	0.00%	0.00%	0	59679	0.00%	0.00%
MSME	1457	54512	2.67%	0.46%	1457	54512	2.67%	0.46%
Corporate	3411	141206	2.42%	1.07%	468	141206	0.33%	0.15%
Total	5242	318843	1.64%	1.64%	2299	318843	0.72%	0.72%
Restructured implemented portfolio due to COVID pandemic is 0.72 % to Standard Advances								

Financial Inclusion



Financial Inclusion - Performance

FI Parameters	31.03.2021
BCs engaged (Nos.)	9161
BSBD Accounts (No. in lakhs)	260
PMJDY Accounts under BSBDA (No. in lakhs)	179
Balance in PMJDY accounts (₹ in Cr)	**6779**
Rupay Cards issued (No. in lakhs)	106
Financial Transactions by BCs per month (No.in lakhs)	83
Number of enrolments under PMJJBY (in lakhs)	27
Number of enrolments under PMSBY (in lakhs)	73
Number of enrolments under APY (in lakhs)	19
No.of claims settled under PMJJBY	11794
No.of claims settled under PMSBY	2241
ATAL Pension - Persistency ratio	60%



INDSETI -Lakhimpur

COVID 19 – Wellness Series

Wellness Series I by Dr Shreevidya Venkatraman



Wellness Series II by Dr Ramya Ranganathan on 15.5.21



Wellness Series III by Dr Vineet Jain on 21.5.21



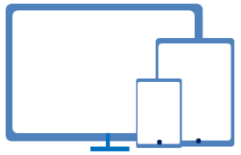


MD & CEO and Executive Directors participated in the Webinar

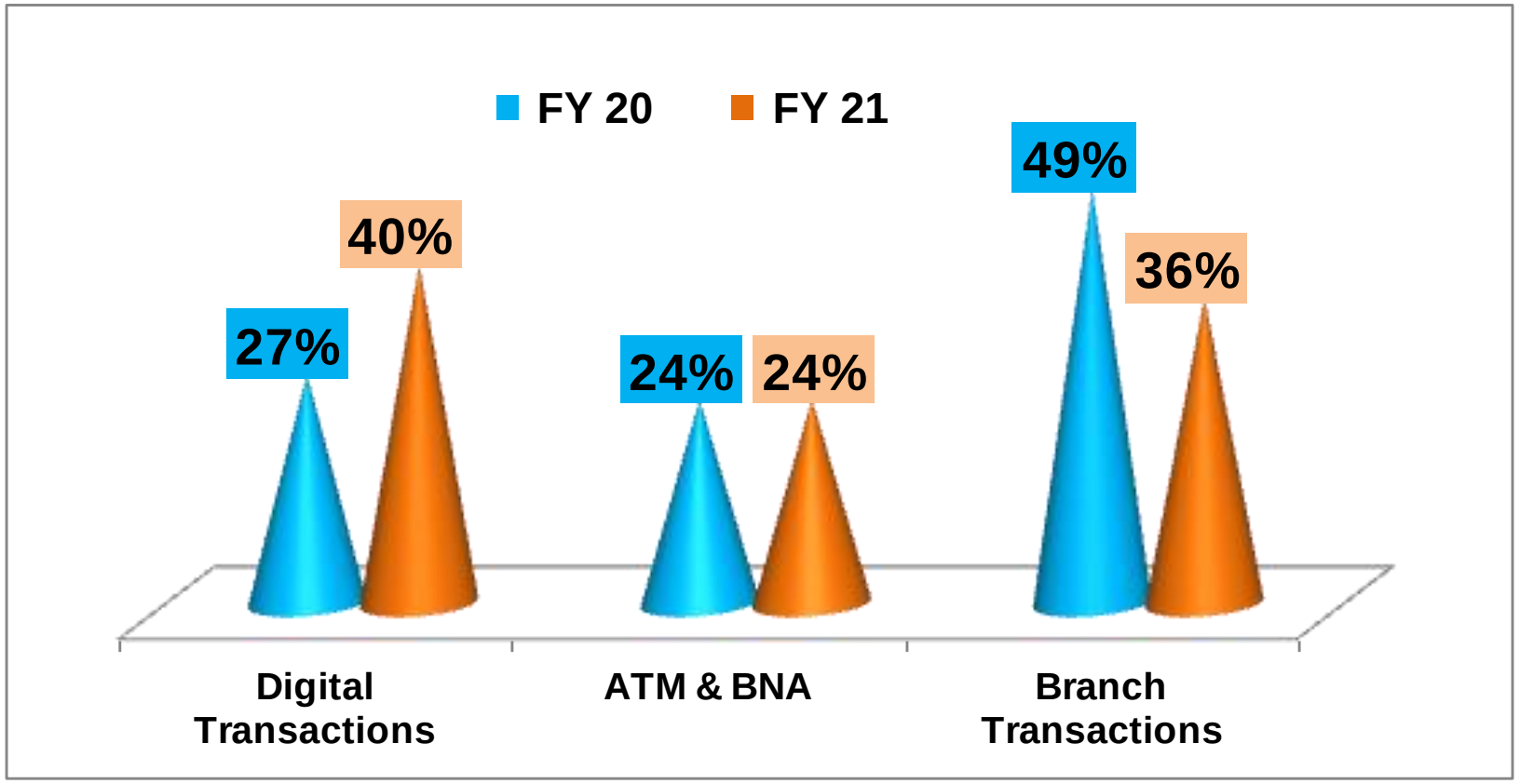
Interaction of Executives & other colleagues



Digital Banking



Migration to Digital channels



Transactions at Branch	13% ↓
Transactions through Digital channels	13% ↑

Digital Initiatives

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

1 Internet Banking

- RTGS 24*7 through Internet Banking
- Implementation of Positive Pay System

Mobile Banking 2

- Additional feature in IndOASIS- Subscription to Mutual Funds (Fisdom), Insurance, e-NPS

ATM

- Introduction of International RuPay Platinum Cards
- Enablement of MasterCard NFC (Tap & Go) Cards

3

POS Terminals

- New Value added Services – NFC/NCMC acceptance enabled

4

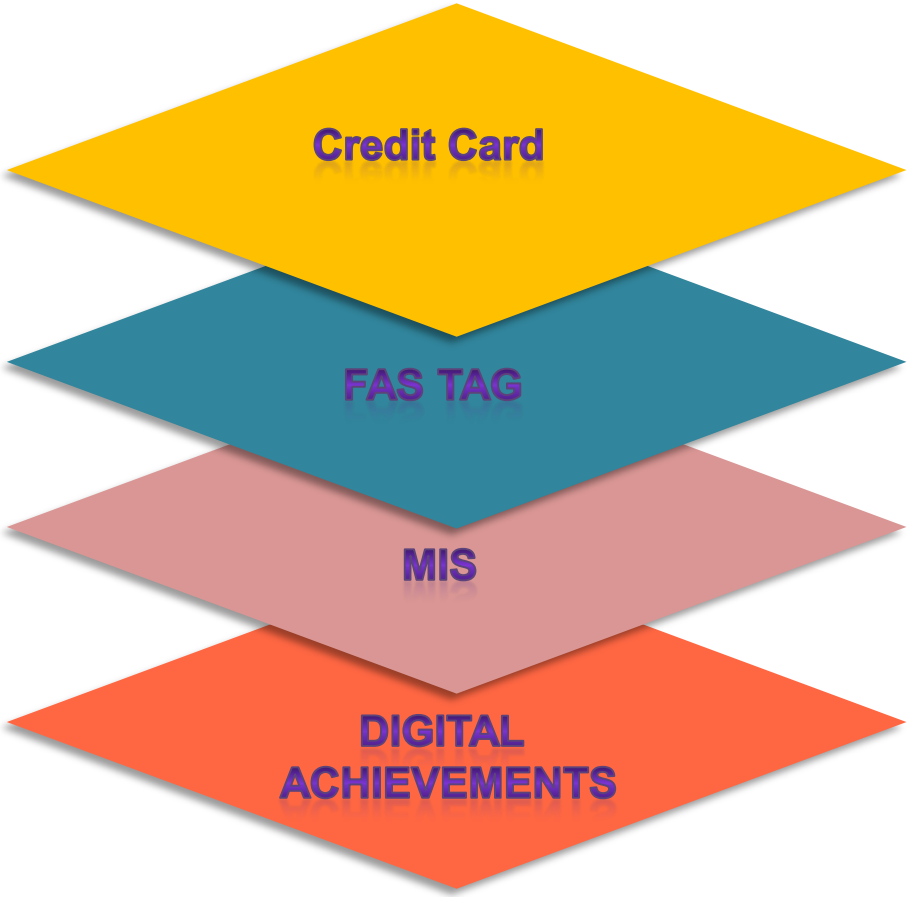
IND e-Cash इंडियन e-कैश



REGULATORY SANDBOX for Innovative e-Products
A Reserve Bank Initiative

- NFC based Cashless Retail Payment Transactions, independent of Mobile/Data Network, at Garkhal Village, Solan, Himanchal Pradesh to make it a "Cashless" society.
- RBI approved our Bank as testing partner

Digital Initiatives



Credit Card: EFRMS -Fraud detection tool by FIS service provider via NRT approach

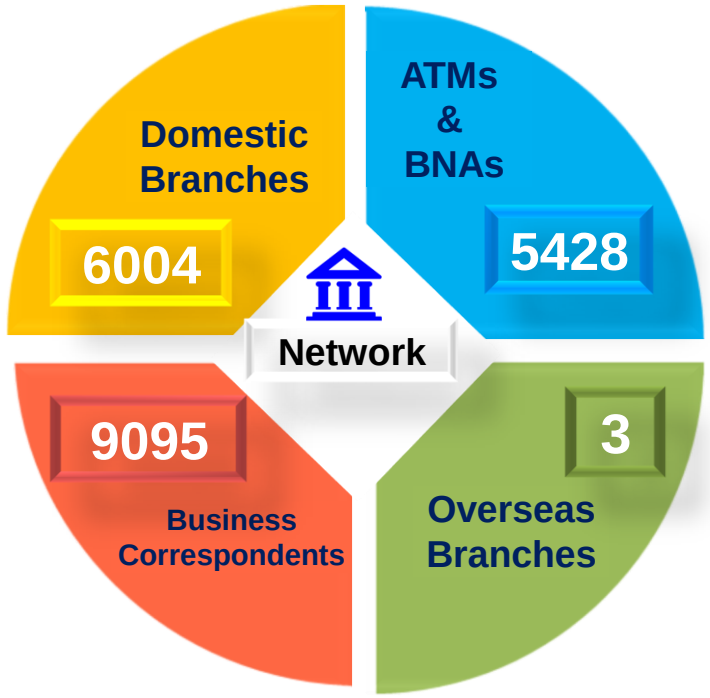
FasTag: Offline FasTag issuance / recharges through branch module

Integration with NeSL for Digital Document Execution

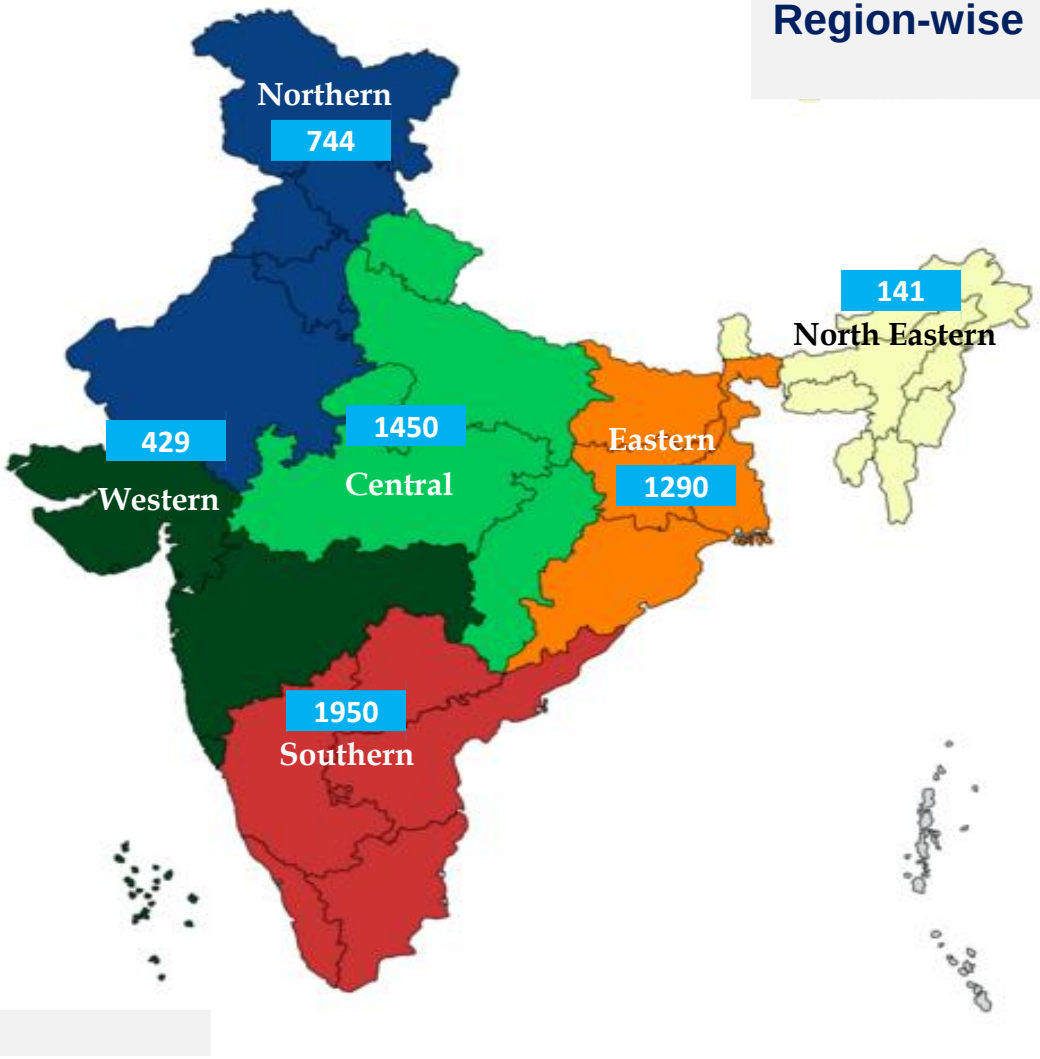
Implementation of Power BI & Data Analytics models to support Decision Making

100% Digitalisation in Digital District of Karaikal under GOI Scheme

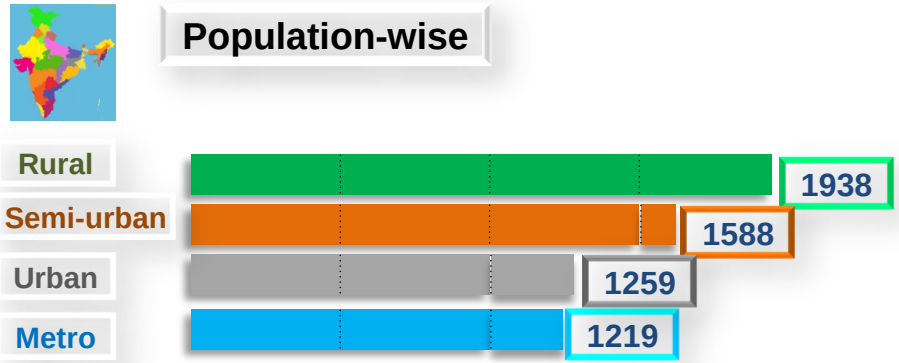
Business Network



Region-wise



Population-wise



Amalgamation



Amalgamation – Successful Completion



Integration of Operations/ IT

- Treasury operations Integrated
- Products and service charges harmonized
- CBS integration completed.



Reorganisation /Centralisation

- Retail and MSME processing centres rolled out in all 78 Zones.
- Large Corporate Branches in 9 centers and Mid Corporate Branches in 17 centres.
- Customer Acquisition Processing Centre (CAPC) implemented.



Rationalisation of offices

- 25 Zones rationalised.
- As against 100 branches planned in the 1st year, 203 branches were rationalised upto 31st March 2021.
- 12 Currency chests and 5 Service branches merged.
- 6 SAM branches & 3 LCBs merged.
- 6 STCs merged.

Amalgamation – Synergy Tracker

- Savings in Manpower cost
- IT related Synergies
- Rationalisation of Branches, Zonal Offices, Currency Chests, Staff Training Centres, Large Corporate Branches and other Administrative Offices
- Savings in Rent, Taxes, Lighting and other Administrative expenses

Amalgamation – Focus on customer convenience

Key changes

- IFSC/MICR code changed w.e.f 15.02.2021
- New Passbooks issued in IB Format
- Mobile Banking - emPower application discontinued & IndOasis app to be used
- Internet Banking – e-ALB net banking services discontinued

Continuity

- CIF number and account number continue to remain the same
- All existing debit cards issued to customers of e-ALB continue to be active.
- Existing Cheque books can be used till they get exhausted or another 6 months, whichever is earlier.

Initiatives

MSME Prerana (Business Mentoring Program for MSMEs)

An Out of the Box Initiative by

Indian Bank (इंडियन बैंक इलाहाबाद ALLAHABAD) & poornatha



- Online Business Mentoring Programme for MSME entrepreneurs in coordination with M/s Poornatha, an entrepreneurial development organization based in Madurai.
- It is a Pan India Programme in vernacular languages (in all States / UTs)
- Presently running in Tamil Nadu and Uttar Pradsesh

470 Entrepreneurs reached during pandemic

10+ Sectors

3600+ Crore participants' turnover

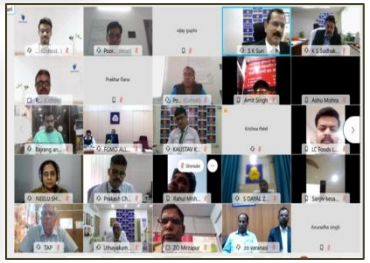
15,600+ Employees positively impacted

7 Languages ready

10 Languages ready by Jun'21

20+ Facilitators

50+ Facilitators in next 3 months



Ind Spring Board (Finance for Startups) ... Financing for Start-ups

- Entered into MOU with IIT Madras Incubation Cell, Indian Institute of Science, Bangalore for identifying the eligible Start-ups for Bank finance.

Tie up with IITM-IC



Tie up with IISc Bangalore



Tie up with M/s. The Chennai Angels for funding eligible Start ups



Finance to Customers



Initiatives

1. *Signing MOU with SIDBI* to access the *"Asset Restructuring Module for MSMEs - Do it Yourself"* - view/ download/amend the reports submitted by the MSME borrowers and prepare restructuring proposals/ financial viability.

2. **PAiSA portal** : An initiative of Min. of Housing and Urban Affairs (MoHUA), developed and maintained by Indian Bank to provide end to end process of payment of Interest subvention in various schemes.

3. *Digital Apnayen* campaign: 15.8.20 to 31.12.20 (launched by Govt. of India) –Achieved 100% for on-boarding of at least 100 additional customers by every branch on digital payment mode

4. Signed a **MOU with Integrated Financial Management System (IFHRMS)**, for collection of funds of Treasury & Accounts Department, Govt of Tamil Nadu



मधुक्रान्ति

Madhu Kranti Portal



Shri Vikas Kumar, FGM Delhi exchanges MOU with National Bee Board (NBB) in the presence of Shri Narendra Singh Tomar, Hon'ble Union Minister of Agriculture and Farmers Welfare to develop a portal to achieve traceability of sources of Honey and other beehive products on a digital platform.

Awards & Accolades

State level NABARD Award in SHG Credit linkage

1st among the PSBs in the SHG Credit Linkage in Tamil Nadu for 2019-20



APY AWARDS FROM PFRDA

- APY Premier League (Oct 20–runner)
- APY Challenger's Cup (FY 19-20)
- Award of Par Excellence – Beat the Best (FY 19-20)
- The Exemplary Award of Excellence Old age FFF (Aug–Sep,20)





Joint Venture

Universal Sompo General Insurance Co. Ltd.
Suraksha, Hamesha Aapke Saath

1

Incorporated & licensed in 2007

Fully operational in April 2009

2

Consortium of credible Public & Private Corporate entities from India and Sompo of Japan as promoter

3

Break-even in the 5th year (FY 13-14)

Profitable ever since

4

Consortium of credible Public & Private Corporate entities from India and Sompo of Japan as promoter

5

CAGR
(FY 10 to FY 21) : 14.19%

6

31.03.2021 (Pre audit)
Solvency ratio: 1.91
Net worth: ₹1015 Cr

Regional Rural Banks (RRBs)

₹ in Cr

Parameters	31.03.2021 (Pre audit)		
	TNGB	SGB	PBGB
No. of branches	640	223	44
Business	30587	15436	1731
Operating Profit	467.71	361.18	18.27
Net Profit *	200.69	175.20	9.42
Gross NPA % *	1.77	1.26	1.94
Net NPA % *	0.28	0	0
CRAR	12.34	13.55	12.06

* Pre audit data

Strategies and focus areas



Strategies and focus areas

Digital Transformation

- Improving digital penetration
- Focus on new age digital products
- End to end solution for digital lending
- Implementing HRMS solution

Leverage Balance Sheet Strength

- Focus on Capital Conservation
- Potential for increase in Corporate exposure
- Capital strength to diversify the Asset base

Revenue Maximization

- Focus on fee income
- Increasing cross selling

Cost optimization

- Reorient towards digital eNote, eDak etc.
- Branch level tracking of cost
- Centralisation of processes

Employee growth

- Leadership Development Plan (LDP)
- Focus on capacity building e-learning
- Improved Performance Management System
- WFH facility

Disclaimer

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.

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Thank You



