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Chennai 600 014

Ref : ISC /274/ 2018-19

04.07.2018

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

Dear Sir,

Sub : Presentation for Analyst/Institutional Investor Meet in Hongkong and Singapore.

In compliance with the provisions of Regulation 30 read with Schedule III Part A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby attach a copy of the presentation to be made at the analyst / institutional investor meet scheduled from 05.07.2018 to 06.07.2018 in Hongkong and Singapore.

Thanking you,

Yours faithfully,

(Bimal Shah)
Company Secretary & Compliance Officer

Encl: a/a

Indian Bank – Corporate Presentation

June, 2018

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- Indian Bank – Key Highlights
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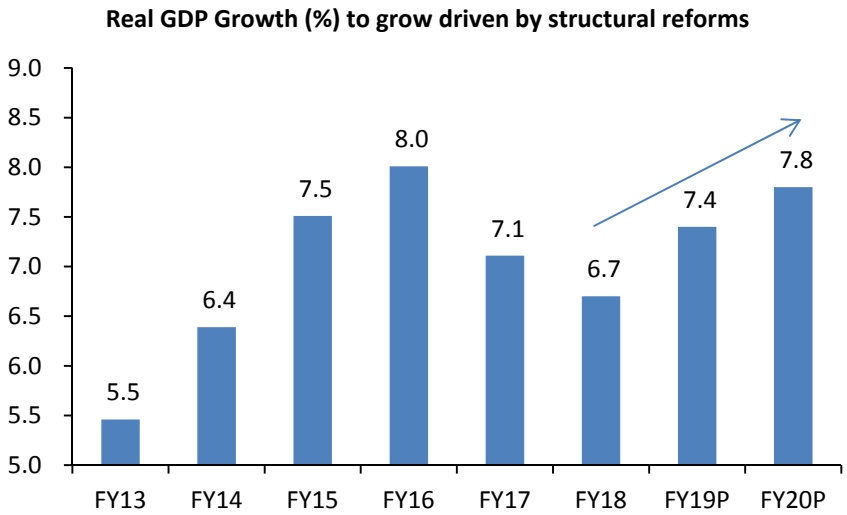
- Improving Credit growth and NIM trajectory
- Healthy Asset Quality
- Healthy EPS and Return Ratios
- Summary Financials

Indian Economy growing



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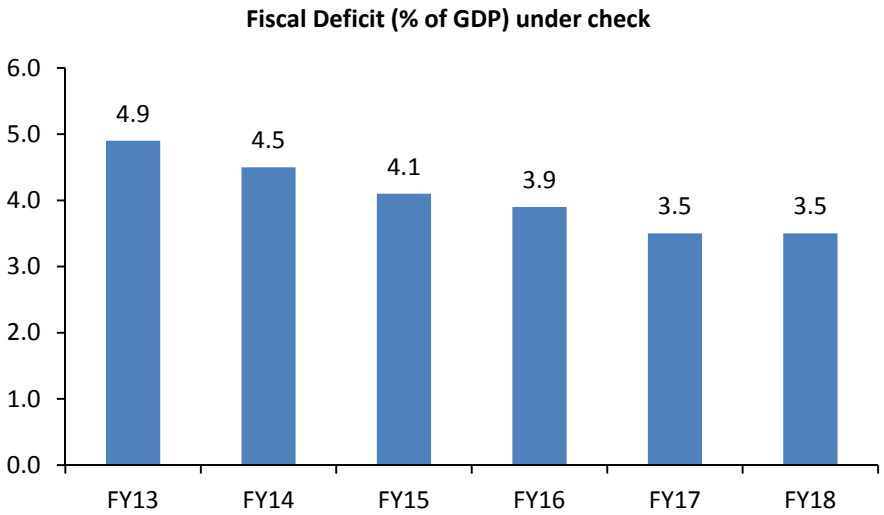
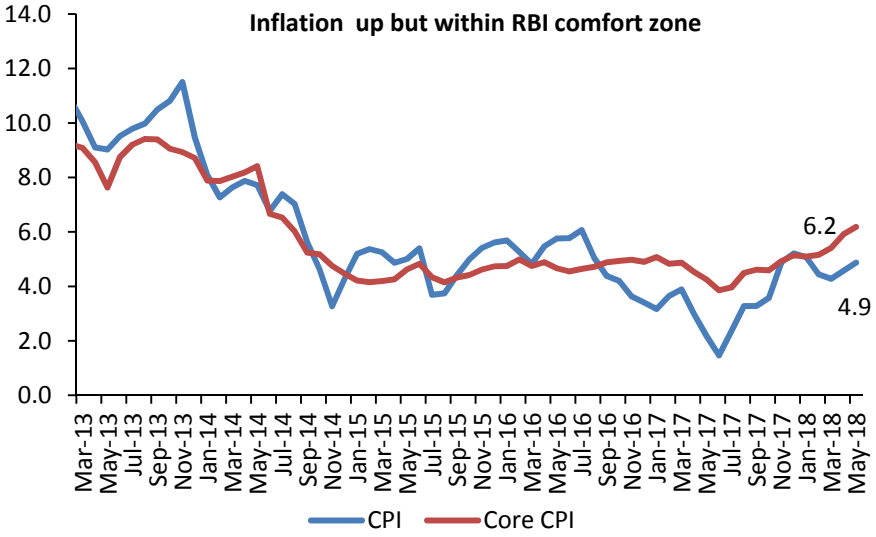


Source: Office of Economic Advisor, GOI

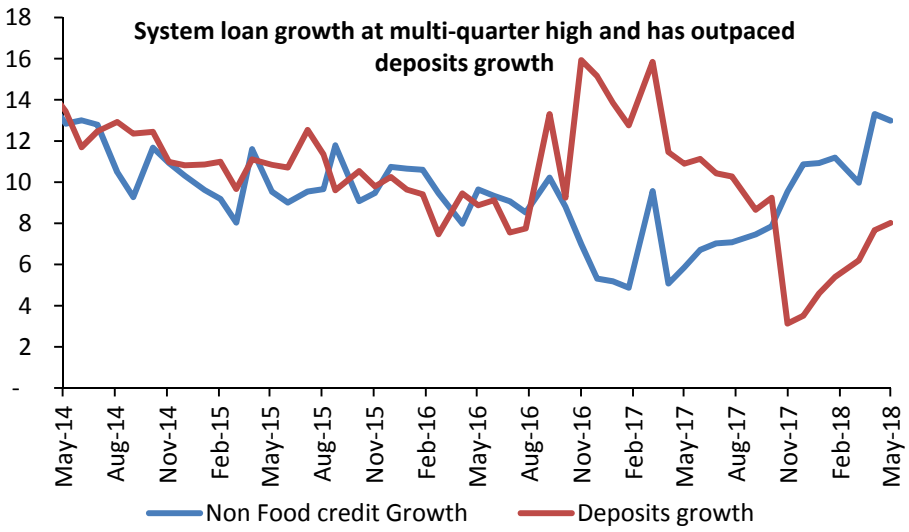


Source: MOSPI, GOI

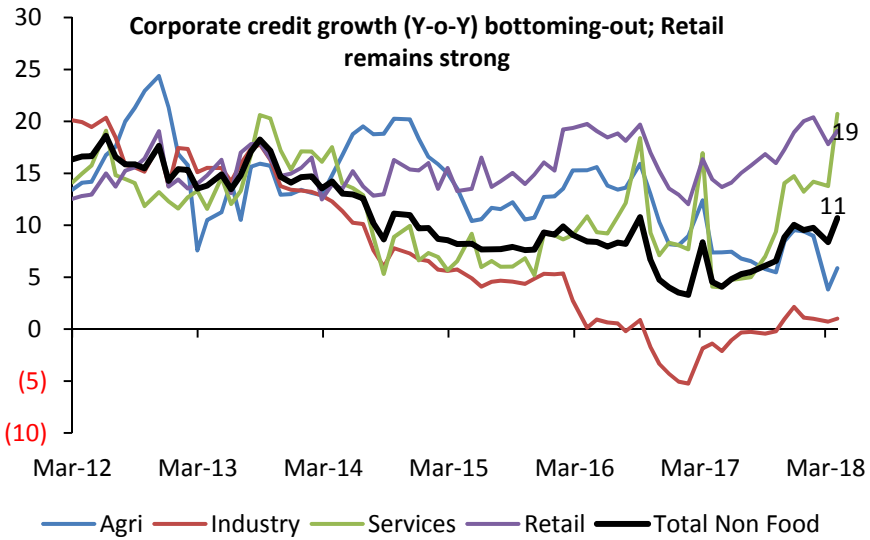
Y-o-Y Growth	Quarter ended						Month Ended				
	Dec 16	Mar 17	June 17	Sep 17	Dec 17	Mar 18	Jan 18	Feb 18	Mar 18	Apr 18	May 18
Auto volumes - Passenger Cars (domestic)	-2.3	8.0	3.8	8.9	-0.5	0.9	-1.3	3.7	0.4	4.9	19.6
Auto volumes - Goods (domestic)	-1.1	5.7	-9.0	21.0	33.7	30.9	39.7	31.1	24.6	76.0	43.1
Steel production	12.9	10.3	6.2	4.9	7.5	3.8	1.7	5.0	4.7	3.5	NA
Power generation	6.2	4.2	5.3	6.1	3.8	6.1	7.7	4.6	6.0	2.2	NA
Rail Cargo volume	0.8	3.8	3.7	6.3	4.2	4.8	6.4	4.1	3.9	8.3	6.2
Airline passengers	19.4	15.9	15.6	13.5	16.5	20.2	16.3	20.4	24.1	21.8	NA
Non-Oil, Non Gems & Jewelry exports	5.0	18.0	10.0	17.0	13.5	6.5	10.3	3.6	5.7	10.9	NA
IIP (Quarterly average)	3.8	3.0	1.9	3.0	5.9	6.3					

Source: RBI, CMIE, Bloomberg

Indian Banking sector set to revive



Source: CMIE, Bloomberg, Banks

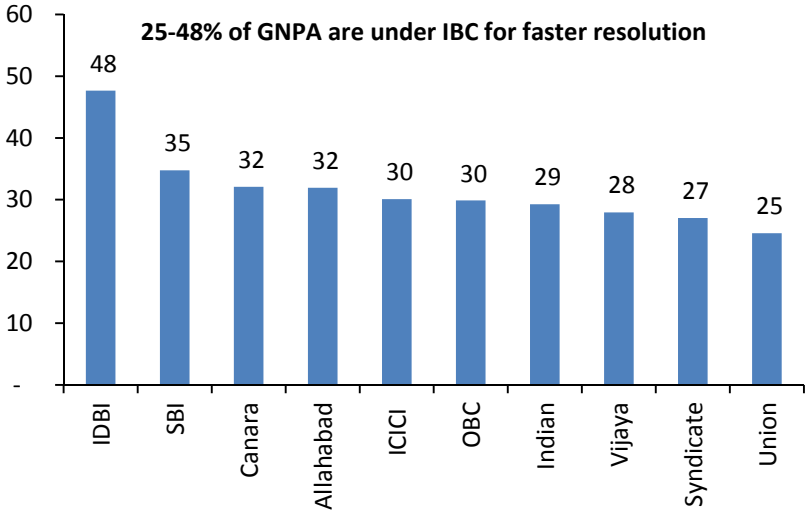


Source: CMIE, Bloomberg, Banks

IBC Data

Quarter	Case Admitted	Closure by			No of Corp undergoing resolution at the end of the quarter
		Appeal / Review	Approval of Resolution Plan	Liquidation	
Jan-Mar, 2017	37	1	-	-	36
Apr-Jun, 2017	128	8	-	-	156
July Sept, 2017	228	13	2	8	361
Oct-Dec, 2017	141	33	8	24	437
Jan-Mar, 2018	167	12	12	55	525
Total	**701**	**67**	**22**	**87**	**525**

Source: RBI, IBBI, NCLT, Banks



Source: RBI, IBBI, NCLT, Banks

Indian Bank – Key Highlights

Pan India presence with 2820 domestic branches, 46 mn+ customers and strong 36.95% Global CASA – FY18

A wide variety of Digital products; achieving Government targets for Digital transactions

Strong capital position (CAR – 12.55% incl. Tier/CET 1 at 11.33%/11.00%)

Loan book of Rs 1627 bn; Strong growth (23.14% YoY in FY18) with focus on RAM segment

Improving margin trajectory - NIMs @ 2.90% in FY18, up from 2.59% in FY17

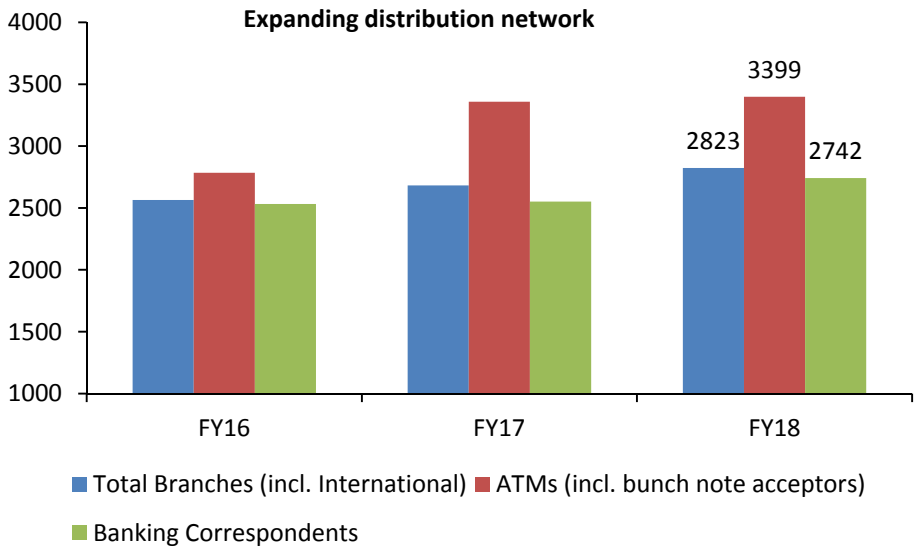
Lower Net NPA amongst PSBs (FY18 – 3.81%); and PCR at 64.27% in FY 18

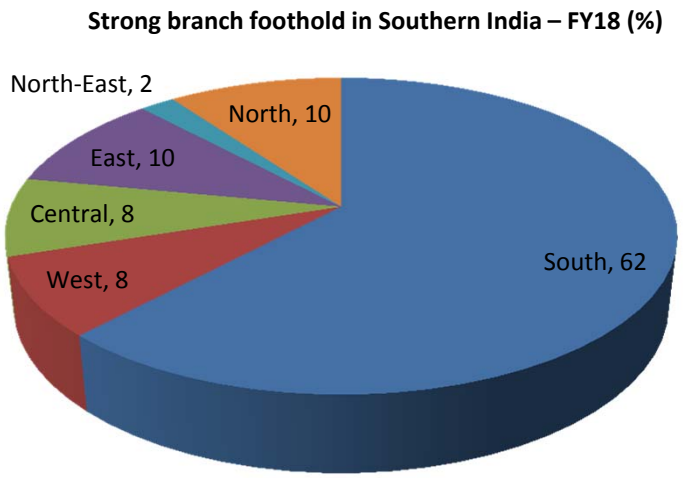
Healthy Ratios – RoA – 0.67% in FY17 and 0.53% in FY18; RoE – 9.97 in FY 17 and 8.27% FY18

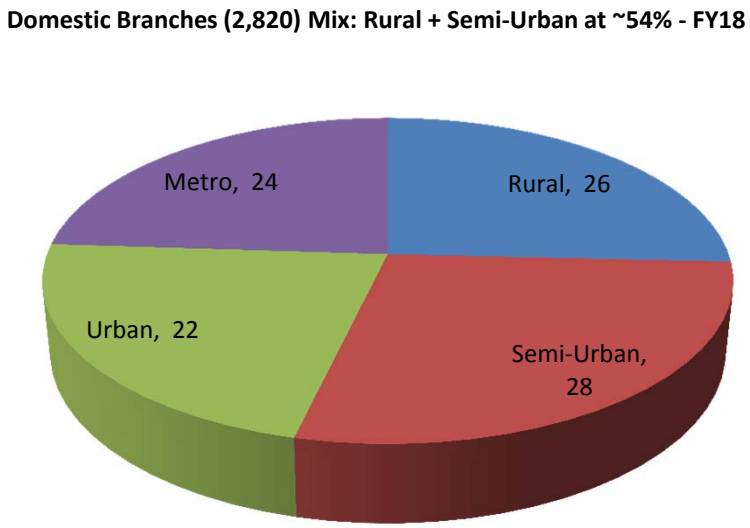
Healthy rating profile: S&P Global – BBB-/Stable/A-3; CRISIL/Care – AT I AA+/Stable

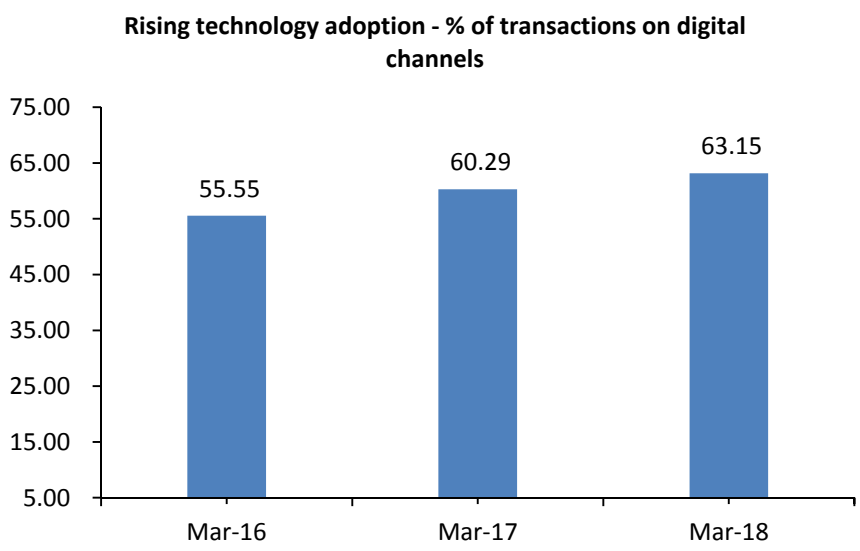
Experienced Board and Professional Management

Strong franchise and digital footprint

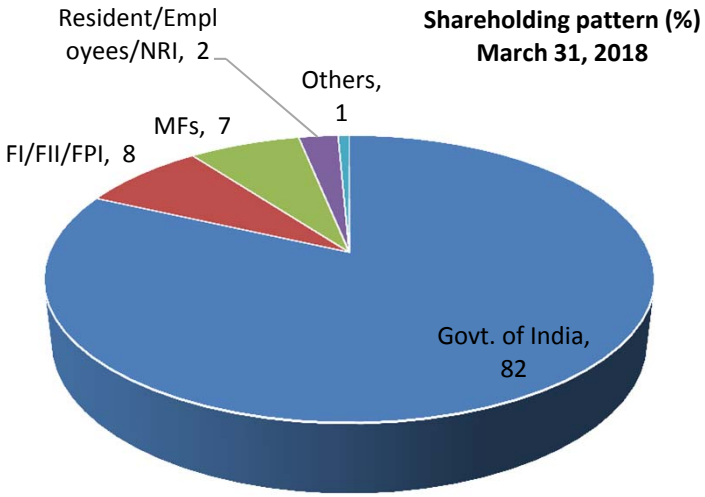




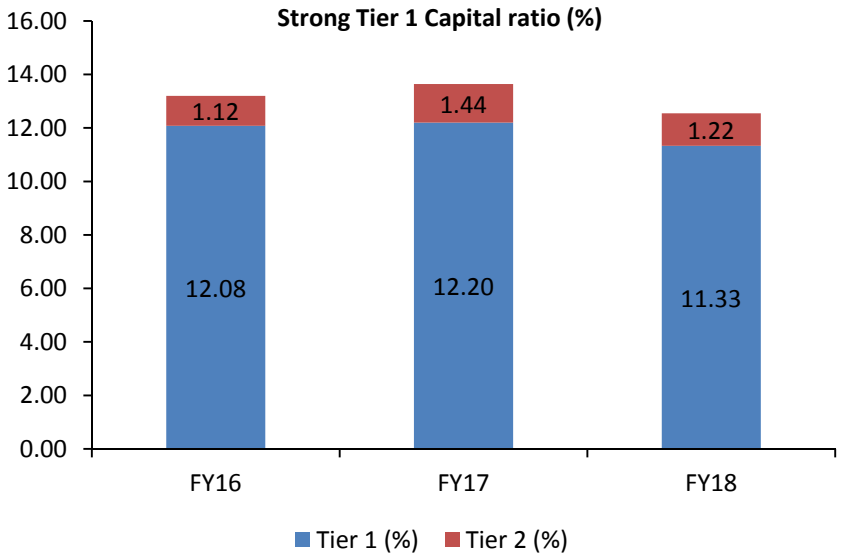


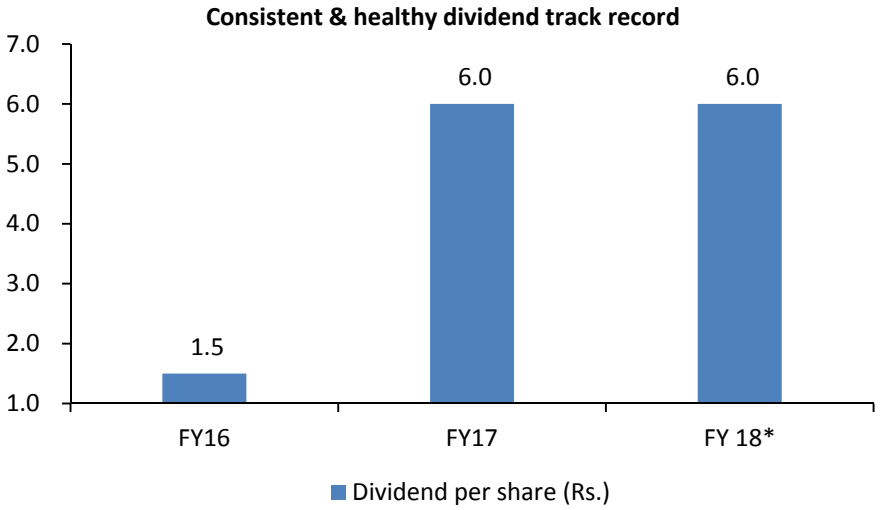


Strong Capital and Dividend track record



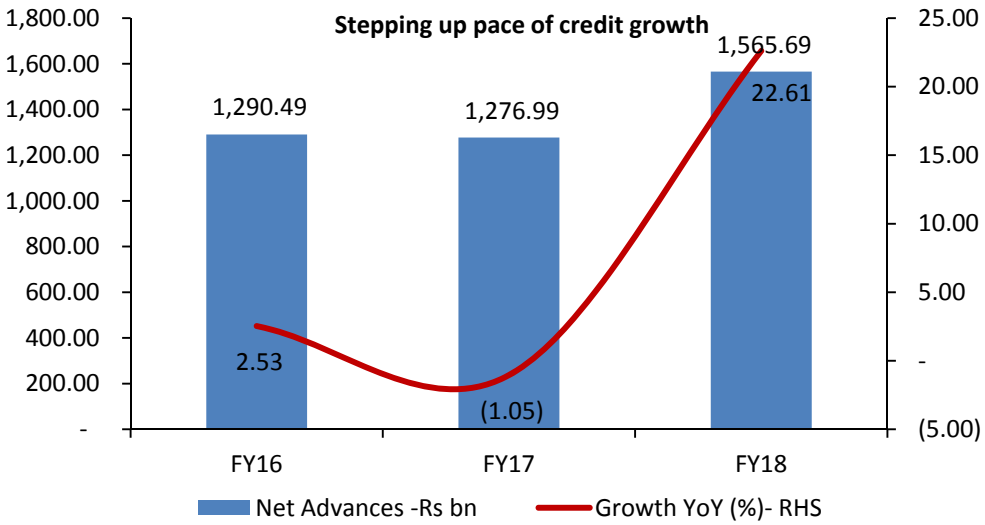
Shareholders as on 31st March 2018	Holding (%)
Govt. of India (Promoter)	81.87
FI/FII/FPI	7.89
Mutual Fund	7.04
Resident/Employees/NRI	2.49
Others	0.71

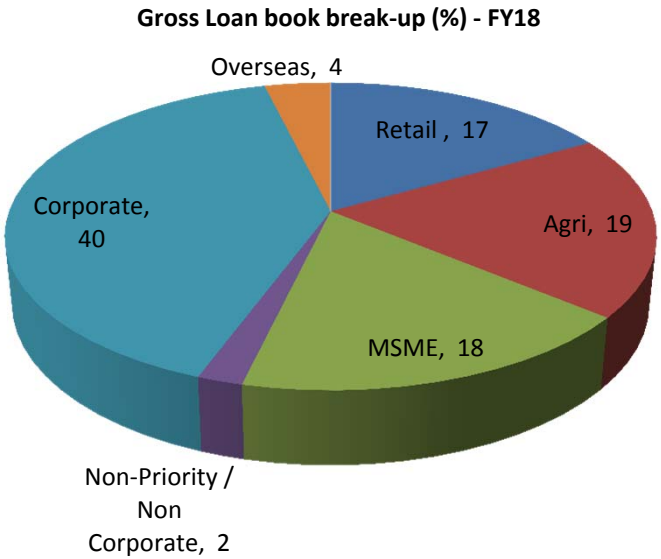


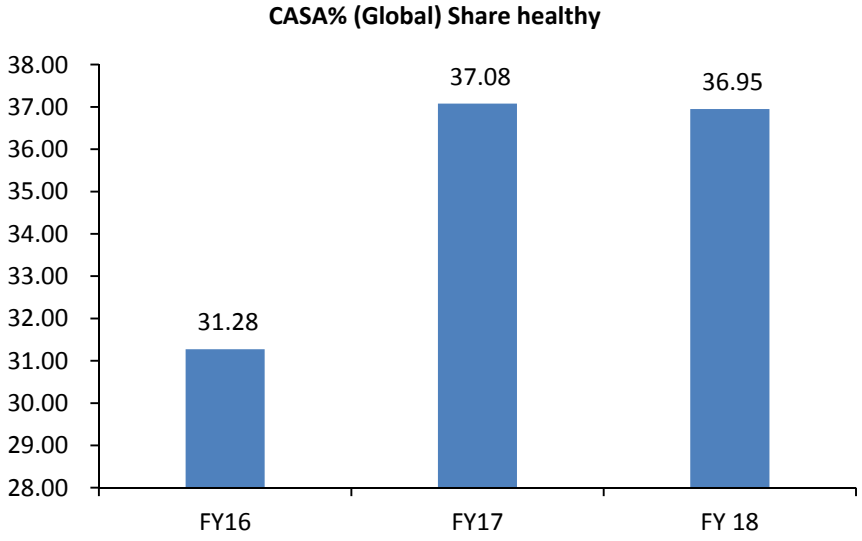


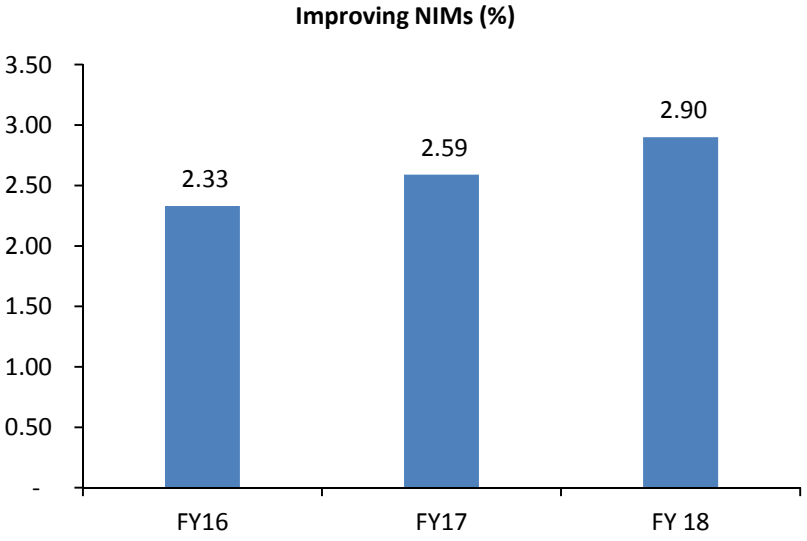
* Note released on BSE – Ref: ISC/98/2018-19 – Proposed Dividend subject to Shareholders approval

Improving Credit growth and NIM trajectory…



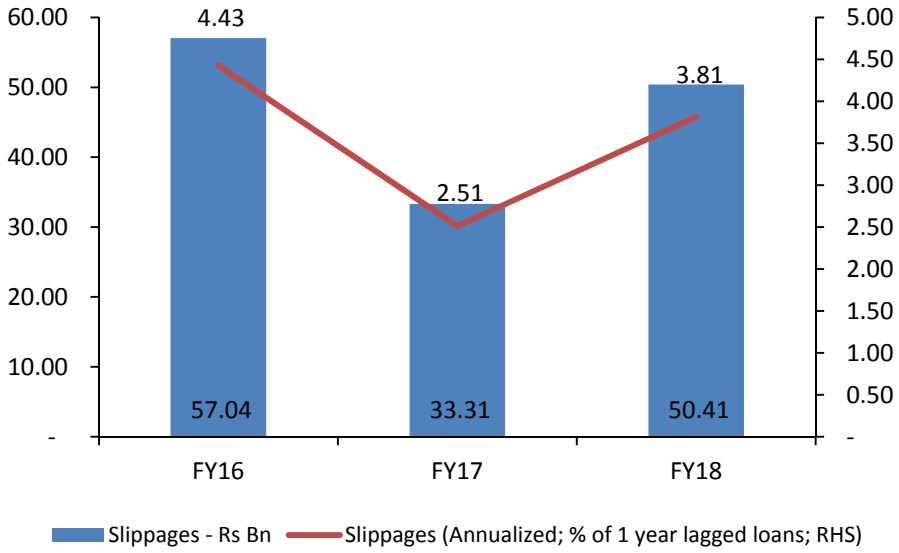


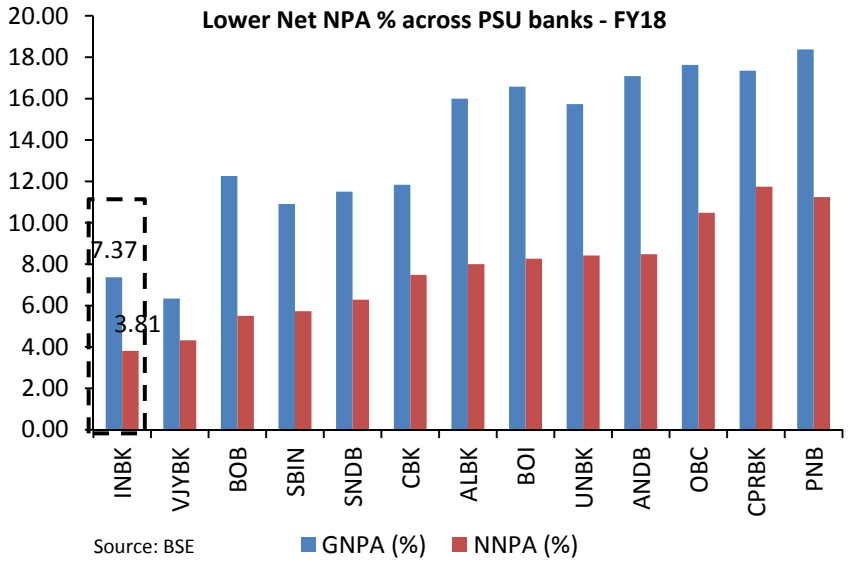




Healthy Asset Quality…

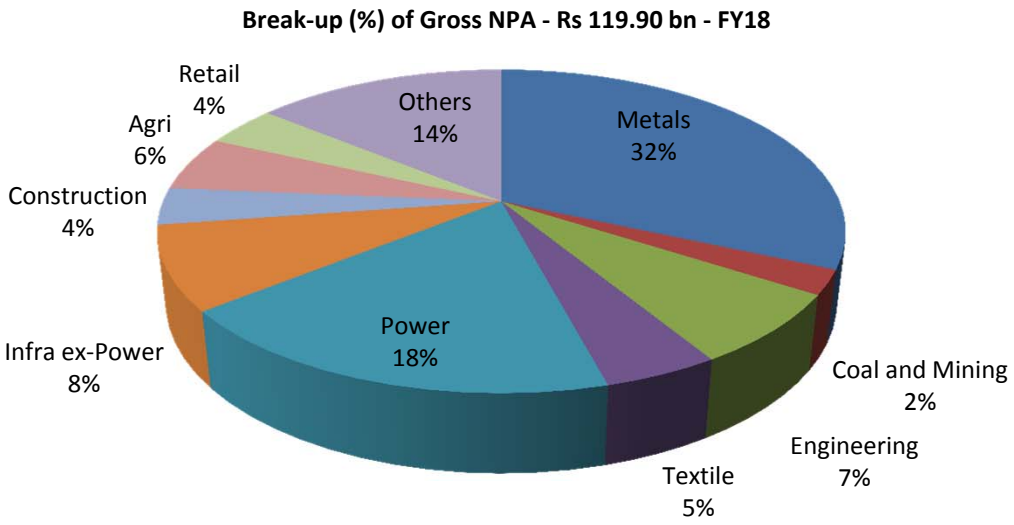
Movement of NPAs - Rs Mn	FY16	FY17	FY18
Gross NPA - opening	56,704.40	88,270.43	98,651.39
Additions	**57,038.20**	**33,306.62**	**50,412.31**
Reductions of which	25,472.17	22,925.66	29,162.34
Recovery + Upgrades	6,165.50	8,512.15	7,930.25
Write-off	9,264.19	12,525.40	16,416.21
Transfer to ARCs	10,042.48	1,888.11	4,815.88
Gross NPA Closing	**88,270.43**	**98,651.39**	**119,901.36**
Provisions, ECGC Claim settled, etc.	34,076.43	42,585.72	60,305.68
Net NPA	**54,194.00**	**56,065.57**	**59,595.68**
Provision cover - Specific (%) (NPA Accounts only)	**38.60**	**43.17**	**50.30**
Provision cover – (Incl. Technically Written Off) (%)	**53.37**	**58.14**	**64.27**
GNPA %	**6.66**	**7.47**	**7.37**
Net NPA %	**4.20**	**4.39**	**3.81**

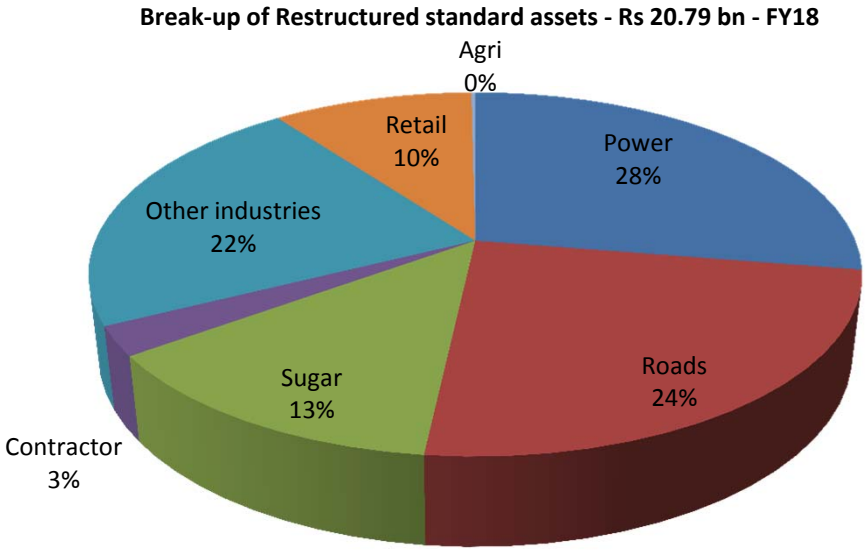




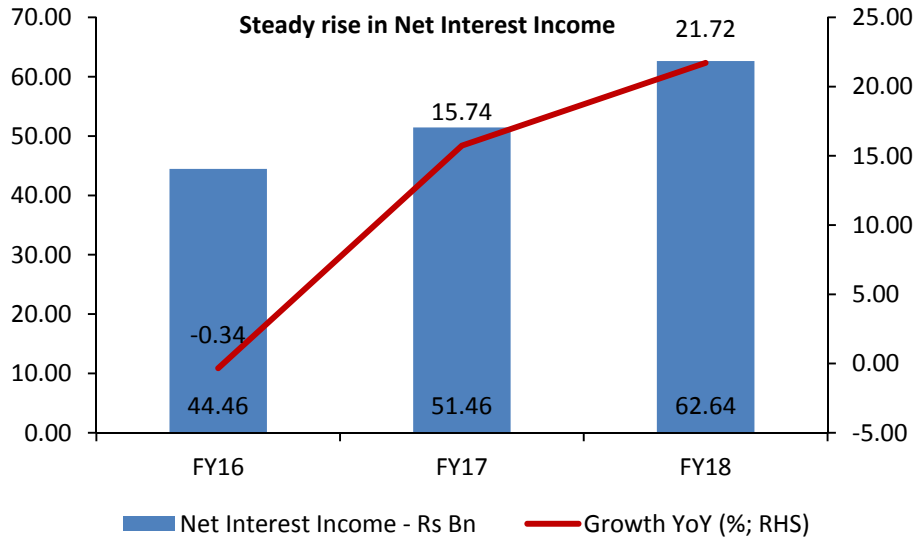
Source: BSE

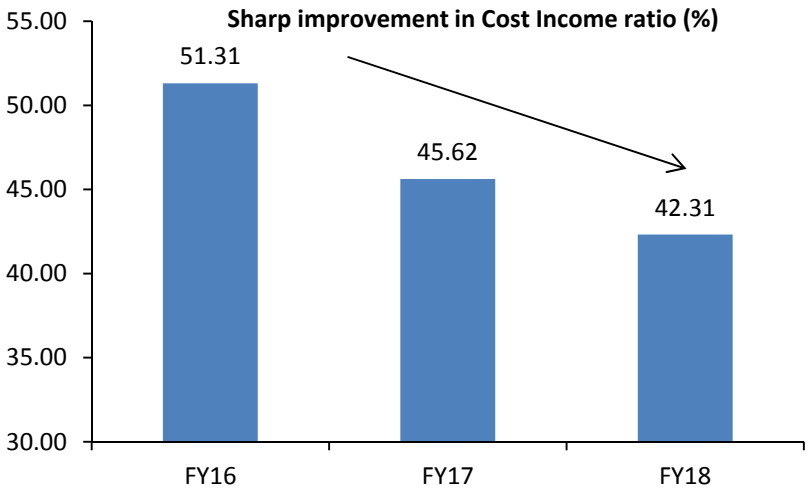
Healthy Asset Quality… (Continued)

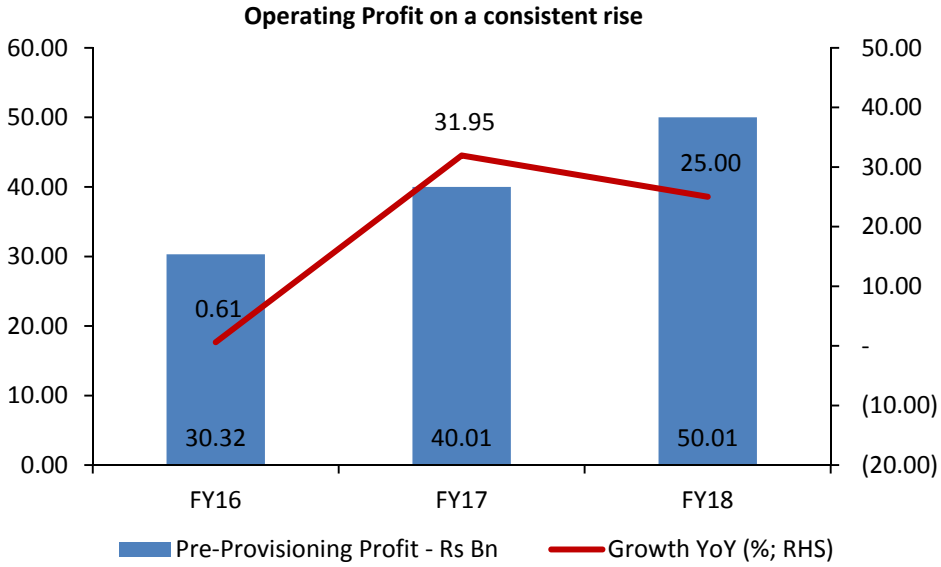


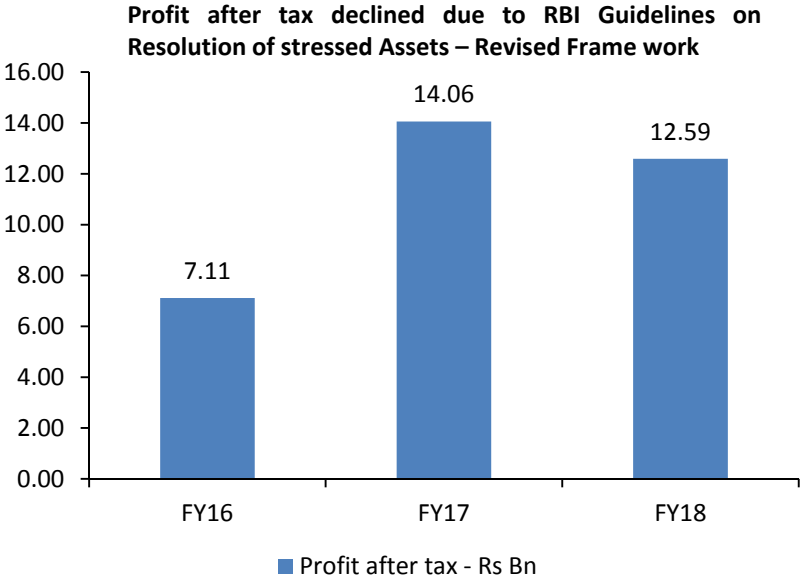


Improving Cost efficiency and Profitability

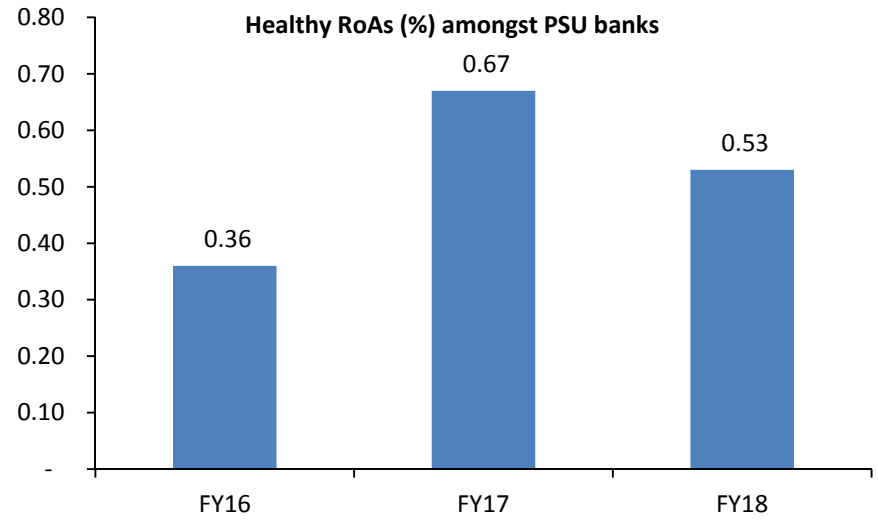


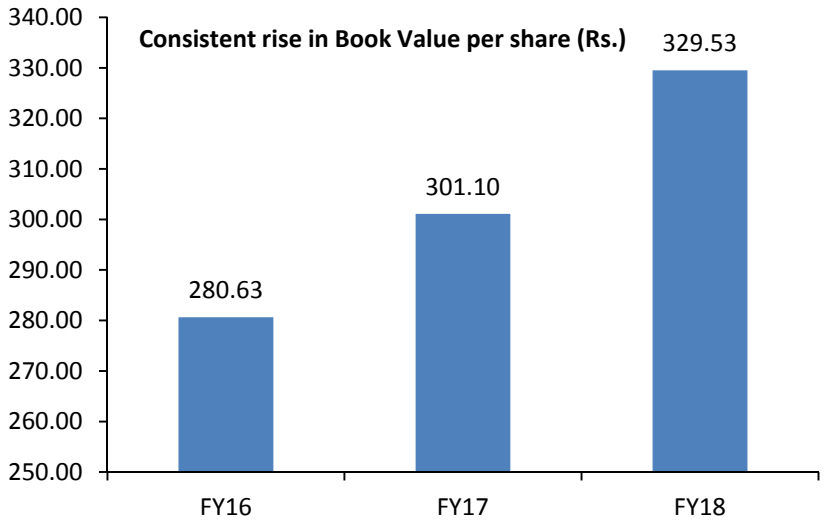


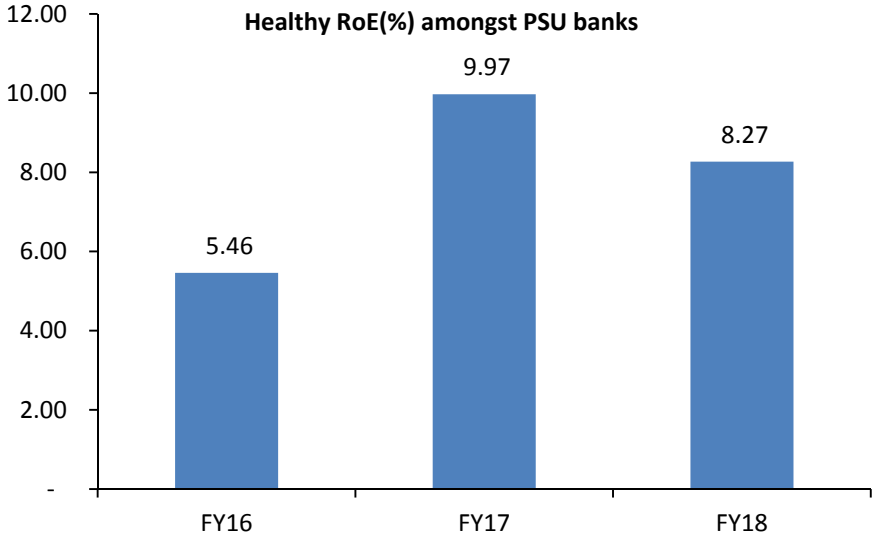


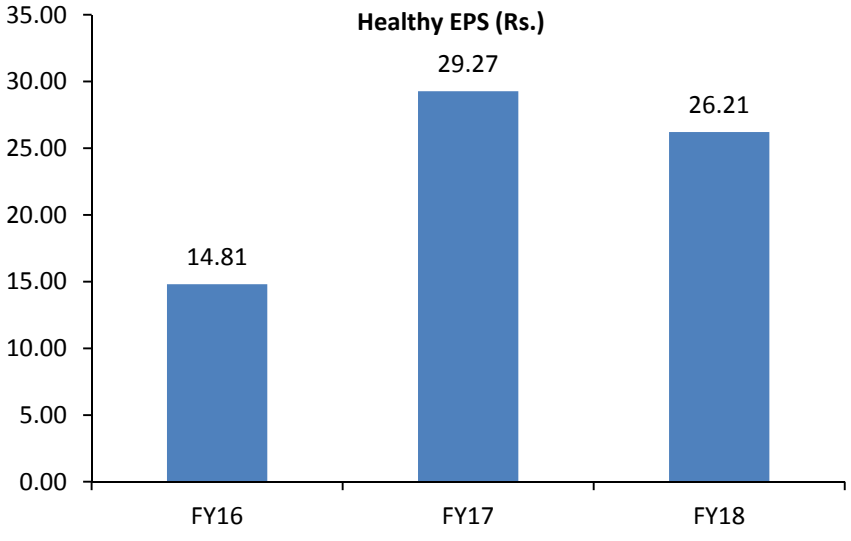


Healthy EPS and Return ratios









Board of Directors

Shri. T C Venkat Subramanian
Part-Time Non-Official Director & Non-Executive Chairman appointed by the Government of India

Shri. A S Rajeev
Executive Director

Shri. Amit Agrawal
Government nominee appointed by the Government of India

Shri. JK Dash
RBI nominee Director

Shri. Vijay Kumar Goel
Chartered Accountant Director appointed by the Government of India

Mr. Salil Kumar Jha
Part-Time Non- Official Director

Shri. Kishor Kharat
Managing Director and CEO

Shri. M K Bhattacharya
Executive Director

Shri. Padmanaban Vittal Dass
Part-Time Non-Official Director appointed by the Government of India

Shri. Vinod Kumar Nagar
Shareholder nominee Director

Dr. Bharath Krishna Sankar
Shareholder nominee Director

Summary Financials - Profit and Loss Statement

Rs mn	FY16	FY17	FY18	YoY (%)
Interest Earned	162,437.84	160,397.46	171,136.47	6.69
Interest Expended	117,976.04	108,936.91	108,500.93	(0.40)
Net Interest Income	**44,461.80**	**51,460.55**	**62,635.54**	**21.71**
Other Income	17,814.16	22,113.72	24,058.37	8.79
Total Income	180,252.00	182,511.17	195,194.84	6.95
Total Net Income	**62,275.96**	**73,574.27**	**86,693.91**	**17.83**
Staff Expenses	20,063.96	19,914.87	21,002.54	5.46
Other operating expenses	11,891.08	13,652.33	15,681.47	14.86
Operating Profit	**30,320.92**	**40,007.07**	**50,009.90**	**25.00**
Provision & Contingencies	20,767.87	22,424.71	39,245.68	75.01
Provision for tax	2,439.22	3,525.59	(1,825.71)	(151.78)
Reported Profit	**7,113.83**	**14,056.77**	**12,589.93**	**(10.44)**

The above financial numbers are on a Standalone basis

Summary Financials - Balance Sheet

Rs mn	FY16	FY17	FY18	YoY (%)
Liabilities				
Capital	4,802.92	4,802.92	4,802.92	-
Reserves & Surplus	157,794.85	166,817.18	179,681.27	7.71
Deposits	1,782,858.43	1,825,092.82	2,082,942.22	14.13
Borrowings	35,093.16	126,368.89	197,601.71	56.37
Other Liabilities & Provisions	56,554.46	59,249.66	62,130.11	4.86
Total	**2,037,103.82**	**2,182,331.47**	**2,527,158.23**	**15.80**
Assets				
Cash & Balance with RBI	91,744.51	55,887.00	105,016.00	87.90
Bal. with banks & money at call	28,248.39	44,530.19	24,261.88	(45.52)
Investments	530,893.14	675,517.89	713,977.67	5.69
Advances	1,290,490.77	1,276,992.82	1,565,689.28	22.61
Fixed Assets	35,110.72	34,426.04	34,183.46	(0.70)
Other Assets	60,616.29	94,977.53	84,029.94	(11.53)
Total	**2,037,103.82**	**2,182,331.47**	**2,527,158.23**	**15.80**

The above financial numbers are on a Standalone basis

Key Financial Ratios

Key Ratios	FY16	FY17	FY18
Cost of Deposits (%)	6.76	6.03	5.30
Yield on Advances (%)	9.63	9.17	8.50
Net Interest Margins (NIMs) (%)	**2.33**	**2.59**	**2.90**
Net Advances growth (%)	2.53	(1.05)	22.61
Deposits growth (%)	5.35	2.37	14.13
CASA growth (%)	**14.51**	**21.38**	**13.72**
CASA Global (%)	**31.28**	**37.08**	**36.95**
Loan Deposits ratio (%)	72.38	69.97	75.17
Cost income ratio (%)	51.31	45.62	42.31
Net Interest Income growth (%)	(0.34)	15.74	21.72
Operating profit growth (%)	0.61	31.95	25.00
Net Profit growth (%)	(29.23)	97.60	(10.44)
Return on Assets (%)	**0.36**	**0.67**	**0.53**
Return on Equity (%)	**5.46**	**9.97**	**8.27**
Gross NPA (%)	**6.66**	**7.47**	**7.37**
Net NPA (%)	**4.20**	**4.39**	**3.81**
Provision coverage ratio (%)	53.37	58.14	64.27
Tier 1 (%)	12.08	12.20	11.33
Capital Adequacy Ratio (%)	13.20	13.64	12.55
EPS Annualized (Rs)	14.81	29.27	26.21
Book Value per share (Rs)	280.63	301.10	329.53

The above financial ratios are on a Standalone basis

Key Financial Ratios (Last 5 Quarters)

Particulars	Q4FY17	Q1FY18	Q2FY18	Q3FY18	Q4FY18
Business per Employee (Rs. in crs)	14.88	15.13	16.72	17.77	18.56
NIM (%)	2.70	2.73	2.85	2.85	2.84
Cost-Income Ratio (%)	45.69	40.69	39.09	44.32	45.31
Gross NPA (%)	7.47	7.21	6.67	6.27	7.37
Net NPA (%)	4.39	4.05	3.41	3.30	3.81
PCR (%)	58.14	61.65	65.40	64.73	64.27
Cost of Deposit (%)	5.71	5.51	5.34	5.25	5.14
Yield on advances	8.90	8.69	8.60	8.55	8.15

The above financial ratios are on a Standalone basis

Share Price Movement (Last 3 years)

Glossary

GNPA	Gross Non-Performing Assets
NNPA	Net Non-Performing Assets
IBC	Insolvency Bankruptcy Code
NCLT	National Company Law Tribunal
PSB	Public Sector Banks
CASA	Current Account and Savings Account
RAM	Retail, Agriculture & MSME segment
RoE	Return on Equity
RoA	Return on Asset
NIM	Net Interest Margins
PCR	Provisioning Coverage Ratio
GDP	Gross Domestic Product

THANK YOU

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