इंडियन बैंक
Indian Bank
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Corporate Office
Investor Services Cell
254-260, Avvai Shanmugam Salai
Royapettah
Chennai 600 014

Ref : ISC / 380/ 2018-19

08.08.2018

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 **Mumbai - 400 001**

Dear Sir,

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

Further to our letter dated 08.08.2018, furnishing the Standalone Reviewed Financial Results of the Bank for the quarter ended June 30, 2018, 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 ENDED JUNE 2018

The Board of Directors of Indian Bank approved the Bank's results for the **Quarter ended June 30, 2018** at their meeting held in Chennai on **Wednesday, August 08, 2018.**

Q1 2018 – 19 HIGHLIGHTS (YoY):

OPERATIONAL EFFICIENCY:

- **Net Interest Income grew by 23.81% (up from ₹1460 crore to ₹1807 crore)**
- **Interest Income grew by 13.45% (up from ₹4136 crore to ₹4692 crore)**
- **Net Interest Margin (Domestic) grew by 35 bps (up from 2.79% to 3.14%)**
- **Non Interest Income : ₹439.80 crore**
- **Operating profit up by 3.61% (From ₹1252 crore to ₹1298 crore)**
- **Net profit: ₹209.31 crore**
- **Return on Average Assets (RoA): 0.33%**
- **Cost-to-income ratio was at 42.25%**
- **Return on Equity (RoE): 5.25%**

BUSINESS PARAMETERS:

- **Total Balance sheet size grew by 14.46% - ₹250754 crore**
- **Total deposits** grew by **9.77%. up from ₹191462 to ₹210170 crore**
- **CASA deposits (mix) up by 125 bps y-o-y (From 36.63% to 37.88%)**
- **Advances (Global)** grew by **22.77% {₹30489 crore}** to reach **₹164381 crore within which Domestic advances grew by 23.73%.**
- **RAM Sector grew by ₹18869 crore (26.8%) {Retail – 29.2%, Agriculture – 27.5% & MSME – 24.1%}**

ASSET QUALITY:

- **Gross Non-performing assets - 7.20%, down by 17 bps over March 2018 (7.37%).**
- **Net non-performing assets reduced to 3.79% from 3.81% (Sequential)**
- **Provision coverage ratio** up by **11 bps (Sequential)**
- **Stressed assets as a percentage of Gross advances reduced by 23 bps (Sequential)**

CAPITAL ADEQUACY/NETWORTH:

- **Capital Adequacy Ratio (CAR)** as per Basel III guidelines **– 12.77%.** Of which **CET 1: 11.22% + AT1: 0.33%; Total Tier I : 11.55%, Tier II : 1.22%.**
- **Networth increased by 8.31% to ₹16074.61 crores.**
- **Book value per share increased to ₹334.68 (from ₹308.99).**

NATIONAL GOALS – POSITION AS ON 30 06 2018:

- **Priority Sector portfolio** - **₹64748 crore** (**49.45%** of ANBC) - **{40% Target}**
- **Advances to Weaker Section** - **₹16322 crore** (**12.46%** of ANBC) - **{10% Target}**
- **PRADHAN MANTRI MUDRA YOJANA (PMMY): ₹440.79 crore disbursed during the Year under various schemes viz., Shishu, Kishore and Tarun.**

CUSTOMER TOUCH POINTS:

- **8962** (**2819** Domestic branches, **3** Overseas branches, **3398** ATM/BNAs and **2742** active Business Correspondents).

KEY AWARDS AND ACCOLADES:

- MSME Banking Excellence Awards - **Best MSME Bank Winner** (Emerging Category)
- MSME Banking Excellence Awards- **Echo-Technology savvy Bank** –Runner Up (Emerging Category)
- **Financially Inclusive Bank** - Winner –(Emerging Category)
- **'Best Performing PSB'** under Atal Pension Yojana for the FY 2017-18**.**
- **"National Award for Best Performance in SHG Bank Linkages 2017-18 Public Sector Banks (Small Category)"** by National Rural Livelihoods Mission, Ministry of Rural Development, Government of India.
- **'Best Performance under Lending to SHG'** in the State of Tamil Nadu for FY 2017-18
- **'NPCI Payments Excellence Award 2017'** for NACH Operations under Mid-sized Banks category

Chennai
August 08th, 2018

इंडियन बैंक
Indian Bank
आपका अपना बैंक • YOUR OWN BANK
सेवा के 112 वर्ष
112 YEARS OF SERVICE

Performance Analysis Q1 2018-19

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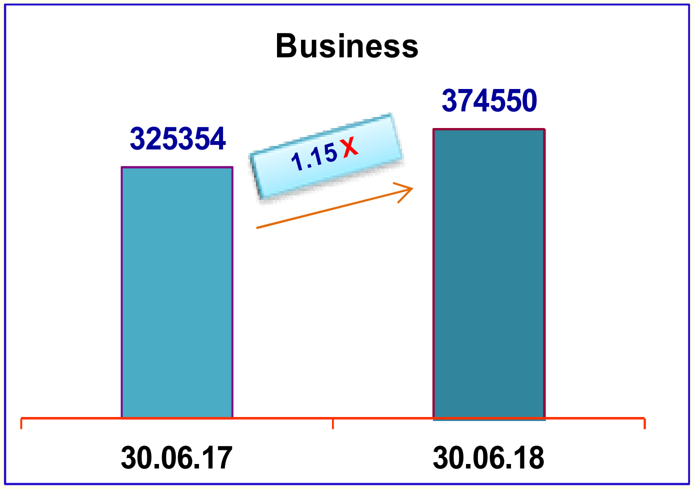
Profitability / Efficiency - Snapshot

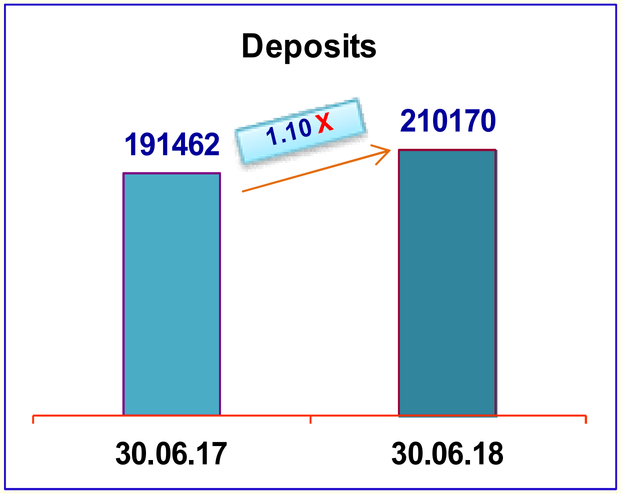
Profitability / Efficiency Parameters	Quarter Ended		YoY
	30.06.2017	30.06.2018	
Net Interest Income (₹ in cr)	1459.49	1806.99	23.81%
Net Interest Margin (NIM) %	2.73	3.09	36 Bps
ROA (%)	0.66	0.33	33 Bps
ROE (%)	10.17	5.25	492 Bps
Cost - Income Ratio %	40.69	42.25	156 Bps
Operating Profit (₹ in cr)	1252.39	1297.56	3.61%
Net Profit (₹ in cr)	372.41	209.32	-43.79%
Asset Quality			
Gross NPA %	7.21	7.20	1 Bps
Net NPA %	4.05	3.79	26 Bps
Provision Coverage Ratio %	61.65	64.38	273 Bps
Soundness			
Capital Adequacy Ratio %	13.58	12.77	81 Bps

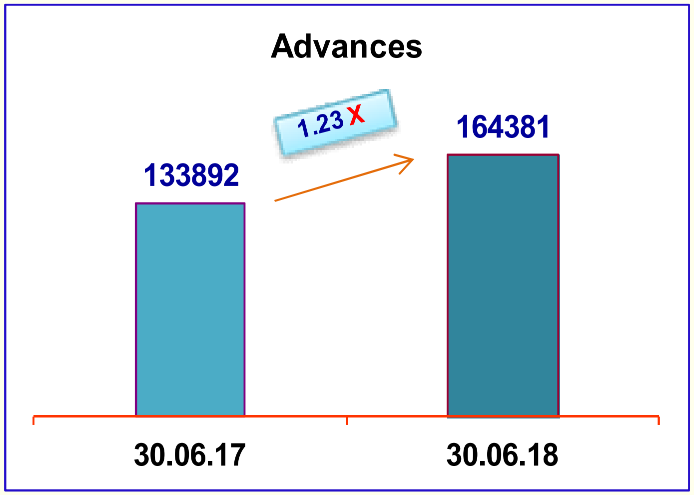
Performance - Snapshot

₹ in crore

Parameter	30.06.2017	31.03.2018	30.06.2018	YOY (%)
Global Business	**325354**	**371020**	**374550**	**15.12**
Deposits				
Global	**191462**	**208294**	**210170**	**9.77**
of Which				
Domestic	185956	202248	204275	9.85
Overseas	5506	6046	5895	7.07
Advances				
Global	**133892**	**162726**	**164381**	**22.77**
of Which				
Domestic	127750	156477	158062	23.73
Overseas	6142	6249	6319	2.88







Net Interest Income (NII) and Operating Profit

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)
		30.06.2017	31.03.2018	30.06.2018	
1	Interest Income	4135.97	4463.87	4692.17	13.45
2	Other Income	652.07	490.33	439.80	-32.55
2a	Other income excluding Profit on sale of investment	348.75	469.77	422.62	21.18
3	*Of which* :Fee Income	227.01	325.59	279.12	22.95
4	**Total Income (1+2)**	**4788.04**	**4954.20**	**5131.97**	**7.18**
5	Interest Expenses	2676.49	2826.17	2885.18	7.80
6	**Net Interest Income (1-5)**	**1459.48**	**1637.70**	**1806.99**	**23.81**
7	Staff Expenses	510.99	548.36	554.32	8.48
8	Overheads	348.17	415.90	394.91	13.42
9	**Operating Expenses**	**859.16**	**964.26**	**949.23**	**10.48**

Net Profit – Snapshot

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)
		30.06.2017	31.03.2018	30.06.2018	
1	**Operating Profit**	**1252.39**	**1163.77**	**1297.56**	**3.61**
2	**Total Provisions**	**879.99**	**1031.80**	**1088.25**	**23.67**
	Of which:				
	Loan Loss	681.94	1772.04	456.59	-33.05
	Standard Assets	36.04	-164.78	-38.24	
	Investment Depreciation	-15.14	-180.43	648.09	
	Other Provisions	12.73	119.52	-36.89	
	Income Tax	164.43	-514.55	58.68	-64.31
3	**Net Profit (1-2)**	**372.41**	**131.98**	**209.31**	**-43.79**

Interest Income & Expenses and NII

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)
		30.06.2017	31.03.2018	30.06.2018	
1	Interest on Loans	2827.88	3097.47	3379.55	19.51
2	Interest on Investments	1263.37	1342.85	1289.84	2.10
3	Other Sundry Interest	44.72	23.54	22.79	-49.05
4	**Total Interest Income (1+2+3)**	**4135.97**	**4463.87**	**4692.17**	**13.45**
5	Interest on Deposits	2521.84	2598.10	2613.04	3.62
6	Interest on Borrowings	154.65	228.06	272.14	75.97
7	Other Sundry Interest	---	---	---	---
8	**Total Interest Expenditure (5+6+7)**	**2676.49**	**2826.17**	**2885.18**	**7.80**
9	**Net Interest Income (NII) (4-8)**	**1459.48**	**1637.70**	**1806.99**	**23.81**

Other Income

₹ in crore

Components	Quarter Ended			Y-o-Y (%)
	30.06.2017	31.03.2018	30.06.2018	
Other Income	652.07	490.32	439.80	-32.55
Other income excluding Profit on Sale of Investment	348.75	469.76	422.62	21.18
of which: Fee Income	227.01	325.59	279.12	22.95
Forex Income	58.00	66.74	46.01	-20.67
Dividend Income	2.11	3.59	0.80	-62.14
Misc Income	61.63	88.33	96.69	56.89
Of which Recovery in written off accounts	53.38	67.25	24.85	-53.45

Fee Income

₹ in crore

Components	Quarter Ended			Y-o-Y (%)
	30.06.2017	31.03.2018	30.06.2018	
Fee Income	227.01	325.59	279.12	22.95
Of which				
Loan Processing Charges	42.28	51.30	43.21	2.20
Commission on Government Business	10.17	19.63	6.93	-31.86
Commission on LC/BG	36.25	45.06	29.14	-19.61
Transaction Fees	72.98	101.24	112.33	53.92
Cross Selling	4.12	5.12	1.63	-60.44
Misc Fee Income	61.21	103.25	85.88	40.30

Operating expenses

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)
		30.06.2017	31.03.2018	30.06.2018	
1	**Staff Expenses**	**510.99**	**548.36**	**554.32**	**8.48**
	Of which : i) Salary	402.10	437.42	435.58	**8.33**
	ii) Contribution for Employees	108.89	110.94	118.74	**9.05**
2	**Overheads**	348.17	415.90	394.91	**13.42**
	Of which: Rent, Taxes & Lighting	84.51	76.71	64.61	**-23.55**
	Depreciation	34.53	64.21	57.55	**66.66**
	Insurance	50.34	59.05	68.70	**36.47**
	Travelling and Halting	10.98	12.96	11.06	**0.73**
	Postage, Telecommunications	9.50	9.62	12.33	**29.79**
	Repairs and Maintenance to Bank's Property	23.17	26.98	21.49	**-7.25**
	Printing and Stationery	6.72	8.56	6.40	**-4.75**
	Advertisement & Publicity	0.79	4.22	0.92	**16.46**
	Others	127.63	153.59	151.85	**18.98**
3	**Total Operating Expenses (1+2)**	**859.16**	**964.26**	**949.23**	**10.48**

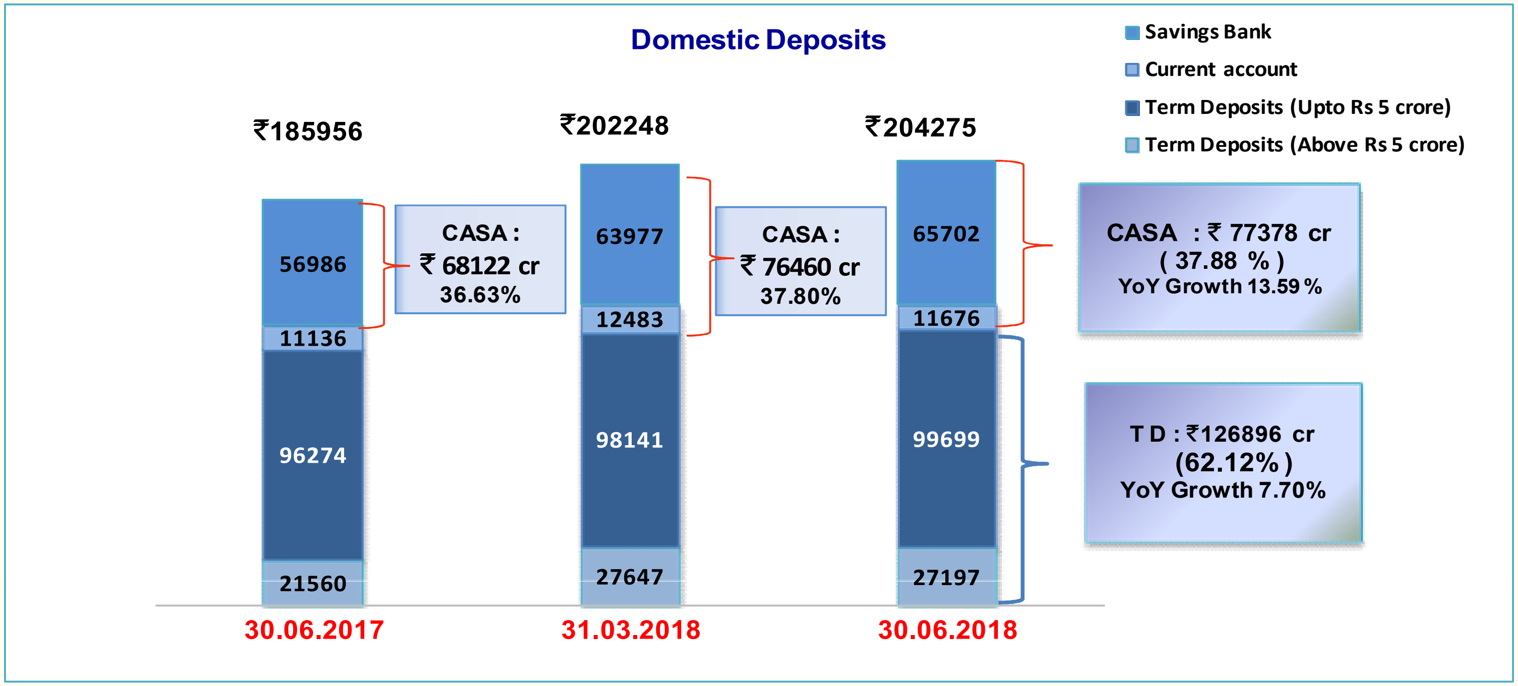
Performance Ratios

% Annualized

Parameters	Quarter Ended		
	30.06.2017	31.03.2018	30.06.2018
Cost of Deposits	5.51	5.14	5.15
Cost of Funds	4.76	4.51	4.57
Yield on Advances	8.70	8.15	8.57
Return on Assets (**RoA**)	0.66	0.21	0.33
Net Interest Margin (**NIM**)			
Global	2.73	2.84	3.09
Domestic	2.79	2.89	3.14
Return on Investments (Domestic)	8.89	7.27	7.21
Return on Average Networth (**RoE**)	10.17	3.35	5.25
Earnings per Share (₹)	31.02	10.99	17.43
Book Value per Share (₹)	308.99	329.53	334.68
Business per Employee (₹ in crore)	15.13	18.56	18.99
Business per Branch (₹ in crore)	121.08	131.43	132.73

Deposits

₹ in crore



Deposits	30.06.2017	31.03.2018	30.06.2018	Y-o-Y Growth	
				Amt	(%)
Global	191462	208294	210170	18708	9.77
Domestic	185956	202248	204275	18318	9.85
Overseas	5506	6046	5895	389	7.06

Advances (Domestic)

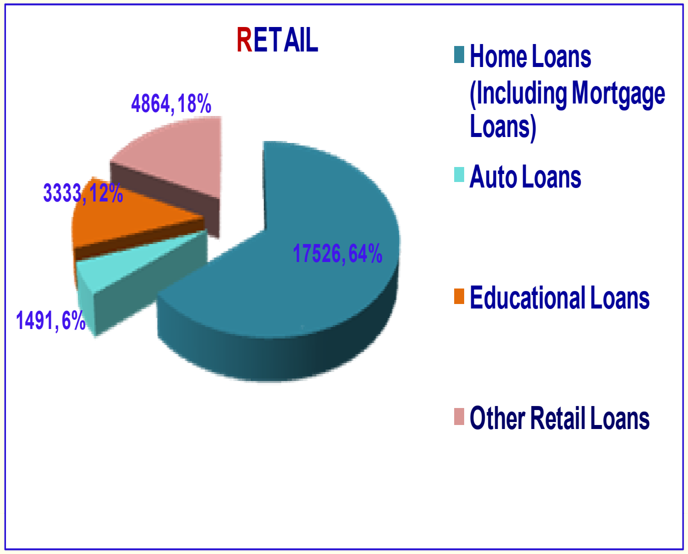
₹ in crore

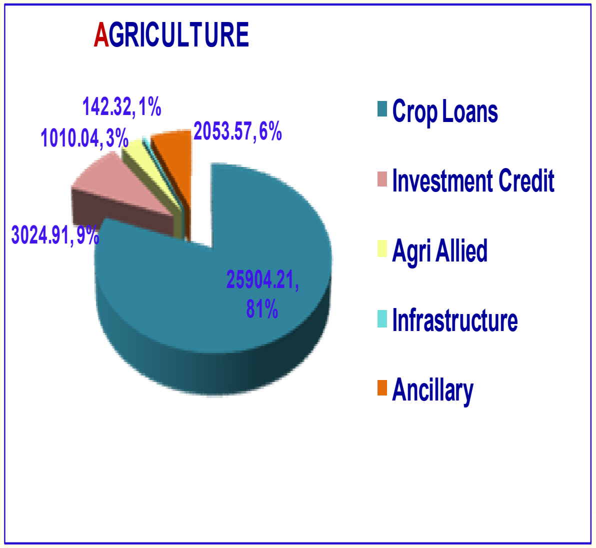
Composition	30.06.2017	% to Gross Advances	31.03.2018	% to Gross Advances	30.06.2018	% to Gross Advances
Retail, Agriculture & MSME - RAM Sector	70354	55.07	86501	55.28	89223	56.45
Non Priority & Non Corporate	7263	5.69	4101	2.62	5399	3.42
Corporate Sector	50133	39.24	65875	42.10	63440	40.13
Of which:						
(i) Exposure with PSUs (With Government Guarantee)	5431	4.25	7136	4.56	7385	4.67
(ii) Exposure with PSUs (without Government Guarantee)	11597	9.08	15112	9.66	11918	7.54
(iii) Exposure with NBFCs	10468	8.19	15606	9.97	16427	10.39
(iv) Corporate others	22637	17.72	28020	17.91	27710	17.53

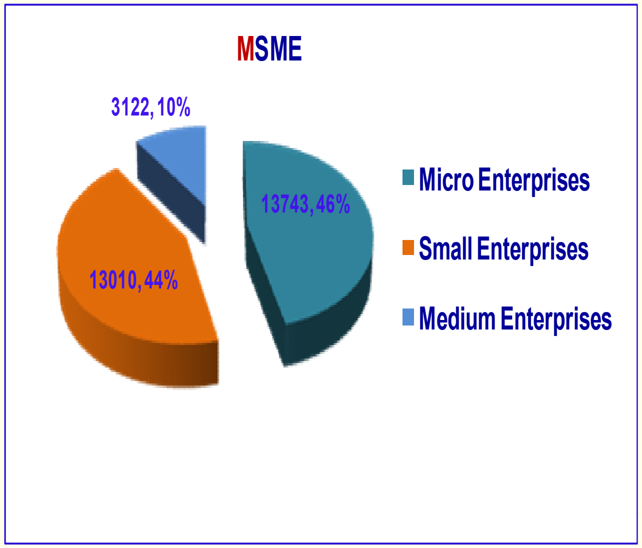
Sectoral distribution of Advances - RAM Sector (Domestic)

As on 30.06.2018

₹ in crore







Details	30.06.2017	31.03.2018	30.06.2018	YoY (%)
Gross Advances-Domestic	**127750**	**156477**	**158062**	23.73
Retail sector	21066	26404	27213	29.18
Agriculture sector	25208	31242	32135	27.48
MSME sector	24080	28854	29874	24.06
Non Priority (NP)/Non Corporate(NC)	7263	4101	5399	-25.66
Total (RAM + NP/NC)	**77617**	**90602**	**94622**	21.91
(RAM + NP/NC) % to Gross Advances	60.76	57.90	59.86	-0.89

Portfolio Exposure – Domestic Advances

₹ in crore

Sector	30.06.2017	% share to Gross Advances	30.06.2018	% share to Gross Advances
Infrastructure	20174	15.79	24208	15.32
Of which Power	8588	6.72	9474	5.99
Telecom	560	0.44	151	0.10
Roads	4837	3.79	4158	2.63
Other infrastructure	6189	4.84	10425	6.60
Basic Metal	4687	3.67	5022	3.18
Of which Iron & Steel	3732	2.92	4004	2.53
Textiles	4257	3.33	4381	2.77
Petroleum, Coal Products & Nuclear Fuels	2306	1.81	2867	1.81
All Engineering	2673	2.09	3080	1.95
Food Processing	3621	2.83	3940	2.49
Chemicals & Chemical Products	812	0.64	1215	0.77
Trade	3411	2.67	6906	4.37
Commercial Real Estate	3112	2.44	3778	2.39
Home Loans	11683	9.15	14795	9.36
Auto Loans	1214	0.95	1491	0.94
Other Retail Loan	8473	6.63	10928	6.91
Agriculture	25628	20.06	32067	20.29
Others (Other Industries/Sectors)	35700	27.95	43384	27.45
Total Domestic Advances	127750	100	158062	100

Power Sector Exposure

₹ in crore

Sector	As on 30.06.2018											
	Generation		Distribution		Transmission		NPA		Investment		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	STD	NPA	FB	NFB
Central Government Undertakings	401.04								58.16		459.20	0.00
State Government Undertakings	3055.54	269.49	1170.58	374.61	225.44				606.94		5058.50	644.10
Private Sector	2309.95	501.69	200.00	72.17			2111.54		49.91	49.19	4720.59	573.86
Total	5766.53	771.18	1370.58	446.78	225.44		2111.54		715.01	49.19	10238.29	1217.96

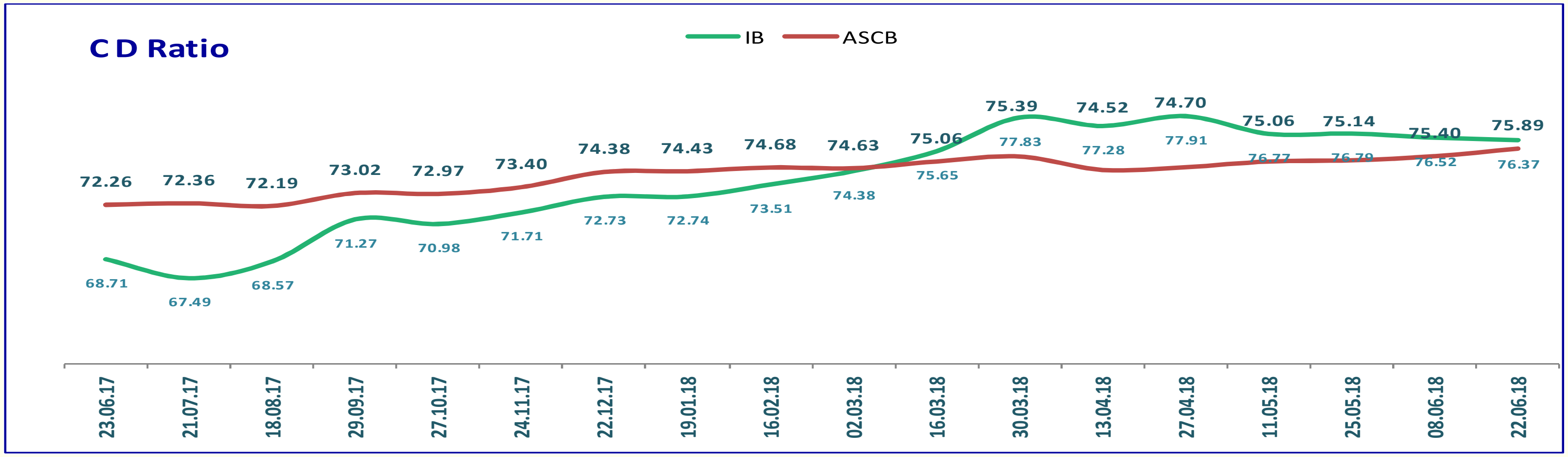
Power Sector Exposure : State – wise

₹ in crore

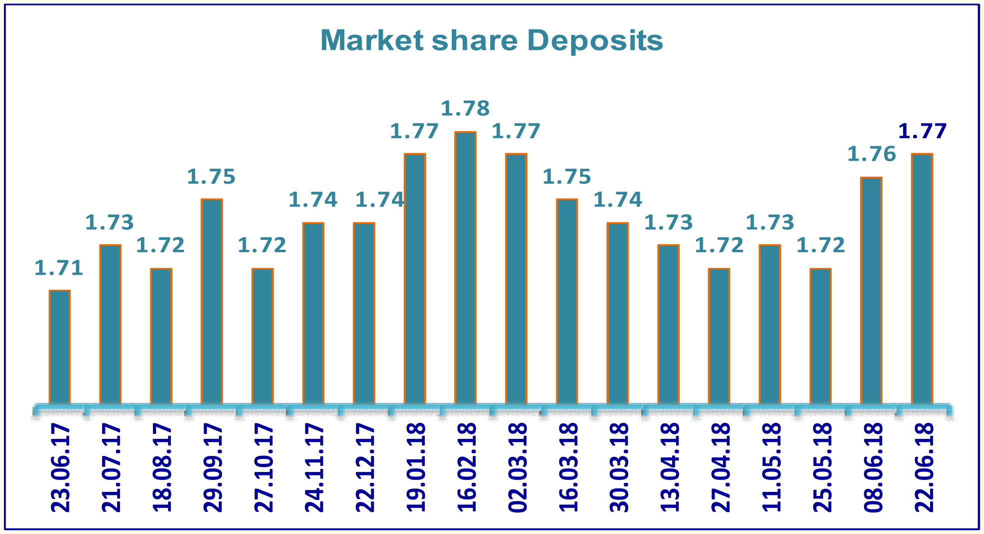
State	State DISCOMs			Other than DISCOMs						Total			Grand Total
				Central / State			Private						
	FRP BONDS	FB	NFB	Invt	FB	NFB	Invt	FB	NFB	FRP BONDS +	FB	NFB	(FRP BONDS+Invt+ FB +NFB)
As on 30.06.2018													
Andhra Pradesh					226.54			509.26	50.00	0.00	735.80	50.00	785.80
Assam						6.55				0.00	0.00	6.55	6.55
Chattisgarh								509.70	247.38	0.00	509.70	247.38	757.08
Delhi		199.99	72.17	58.16	401.04		26.33	54.73		84.49	655.76	72.17	812.42
Gujarat		0.46	113.84					116.81	106.27	0.00	117.27	220.11	337.38
Haryana	179.15									179.15	0.00	0.00	179.15
Karnataka					1887.32			11.70		0.00	1899.02	0.00	1899.02
Madhya Pradesh		49.75						30.12		0.00	79.87	0.00	79.87
Maharashtra					409.00		23.58	57.52		23.58	466.52	0.00	490.10
Orissa								173.99	26.93	0.00	173.99	26.93	200.92
Punjab		250.00								0.00	250.00	0.00	250.00
Rajasthan	252.79				53.75					252.79	53.75	0.00	306.54
Tamil Nadu		842.49	260.77					688.14	71.01	0.00	1530.63	331.78	1862.41
Telangana	175.00	27.89			0.39					175.00	28.28	0.00	203.28
Uttarkhand								117.23		0.00	117.23	0.00	117.23
West Bengal					703.88	262.94				0.00	703.88	262.94	966.82
Other States								40.85	0.10	0.00	40.85	0.10	40.95
Total	606.94	1370.58	446.78	58.16	3681.92	269.49	49.91	2310.05	501.69	715.01	7362.55	1217.96	9295.52
NPA							49.19	2111.54		49.19	2111.54	0.00	2160.73
Grand Total	606.94	1370.58	446.78	58.16	3681.92	269.49	99.10	4421.59	501.69	764.20	9474.09	1217.96	11456.25

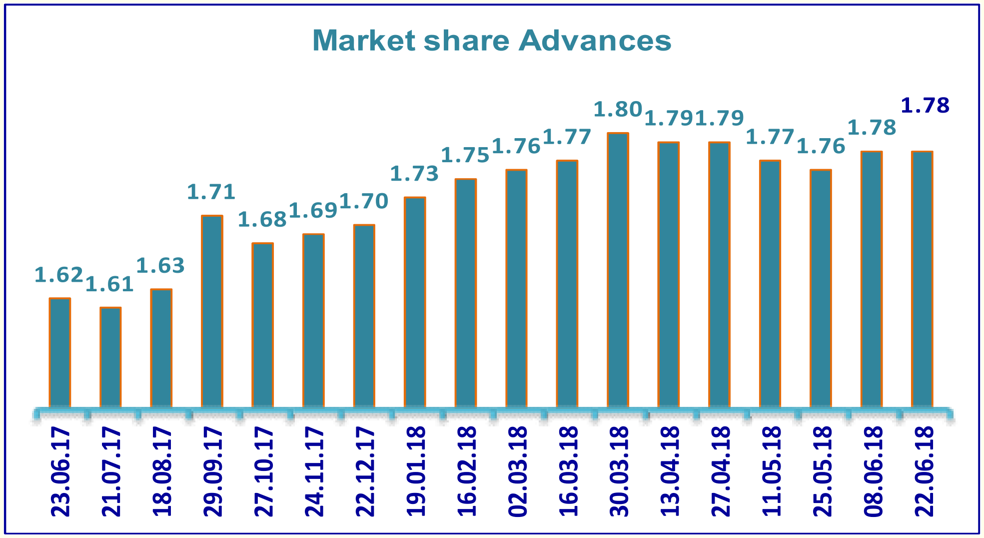
FRP Bonds - Financial Restructuring Plan Bonds

CD Ratio & Market share



CD ratio (Domestic) as on 30.06.2018 – 77.38 %



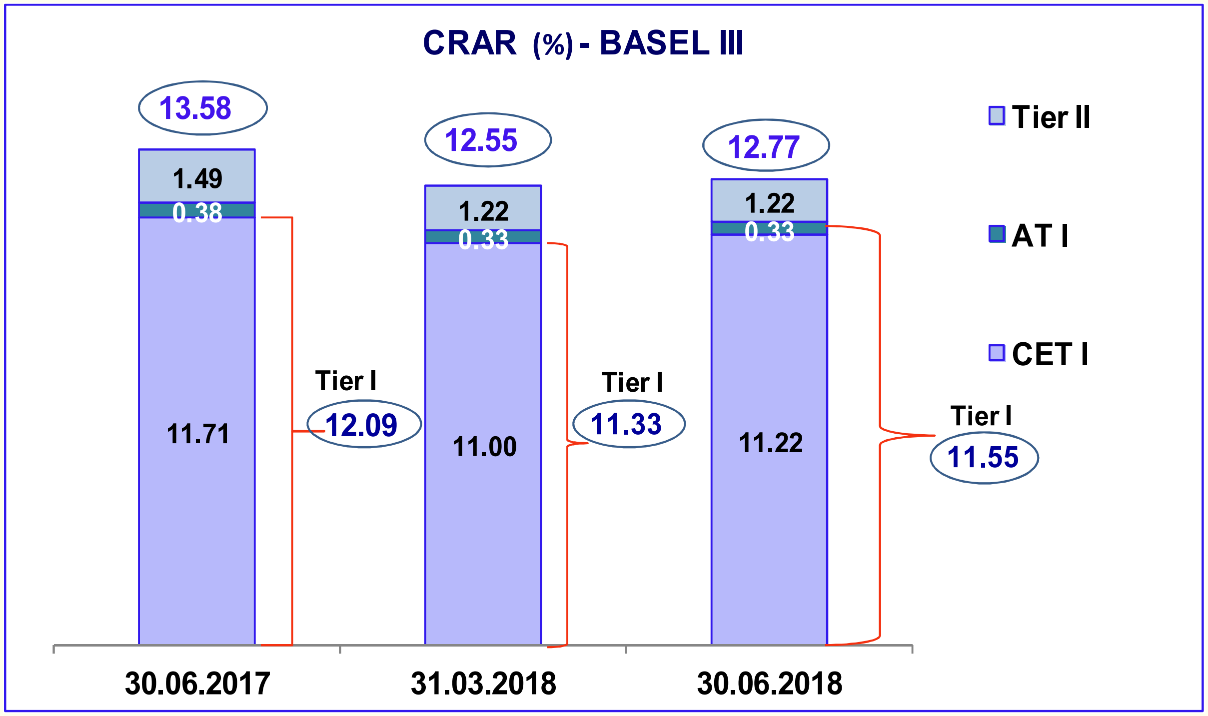


Investments – Domestic

₹ in crore

Composition	30.06.2017	31.03.2018	30.06.2018
Central Government Securities	39562	45708	44284
State Government Securities	11395	14984	13204
Other Approved Securities	36	26	24
Debentures & Bonds	8552	8676	8364
Shares	750	854	854
Others	1205	984	746
Gross Domestic Investment (Without netting LAF)	**61500**	**71232**	**67476**
A. SLR	51179	60718	57512
Non SLR	10321	10514	9964
Total	**61500**	**71232**	**67476**
B. Held For Trading (HFT)	36	20	135
Available For Sale (AFS)	22964	33188	25075
Held To Maturity (HTM)	38500	38024	42266
Total	**61500**	**71232**	**67476**
Modified Duration Trading Portfolio(%)	**3.78**	**4.40**	**3.60**

Capital Adequacy



Bank's CRAR upon plough back of Quarterly Profit will be higher at 12.91%

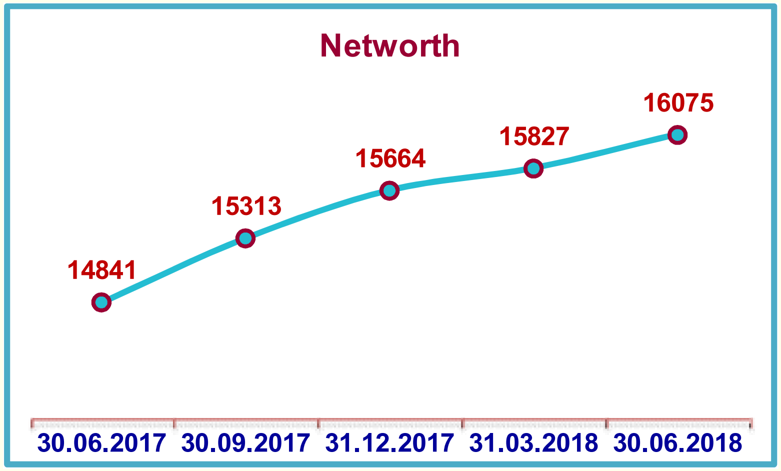
₹ in crore

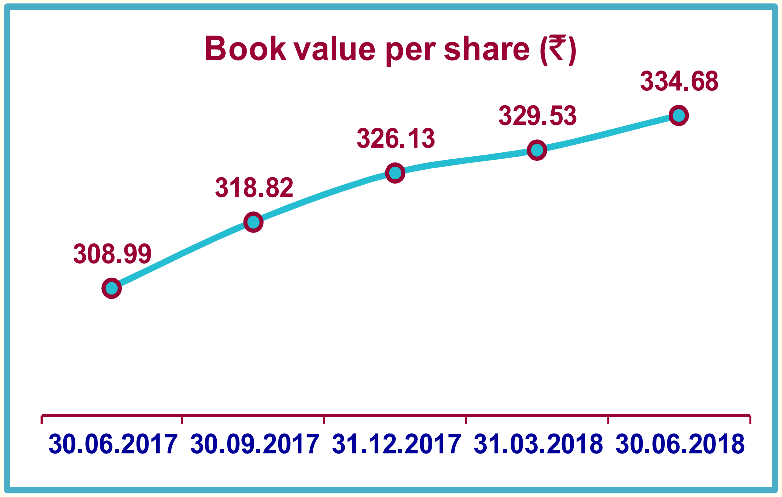
Risk Weighted Assets (RWA)	30.06.2017	31.03.2018	30.06.2018
Credit	107794 (80.51%)	123975 (76.19%)	123780 (75.30%)
Market	13124 (55.10%)	17252 (53.50%)	13013 (54.13%)
Operational	11674 ---	11674 ---	13343 ---

Figures in bracket denotes density

Capital – Equity

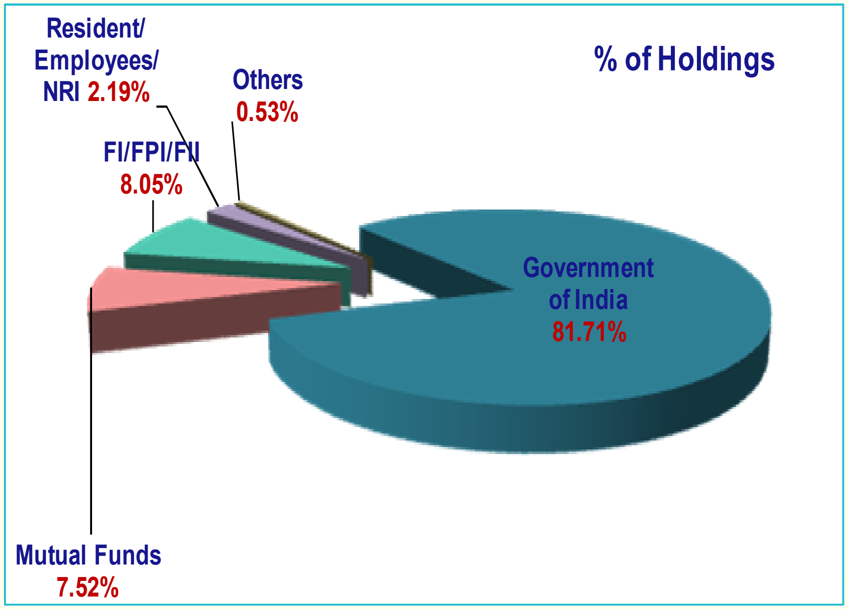
Net worth increased by 8.32% as on 30.06.2018 over 30.06.2017





Book value per share increased to ₹334.68 as on 30.06.2018 from ₹ 308.99 as on 30.06.2017

Shareholding Pattern (as on 30.06.2018)



Pattern of Equity Shareholding	
Shareholder	**%**
Government of India	**81.71**
FI/FPI/FII	**8.05**
Mutual Funds	**7.52**
Resident/Employees/NRI	**2.19**
Others	**0.53**
Corporate Body	0.28
Clearing Member	0.08
Trust	0.02
Bank	0.00
Alternative Inv.Fund	0.15

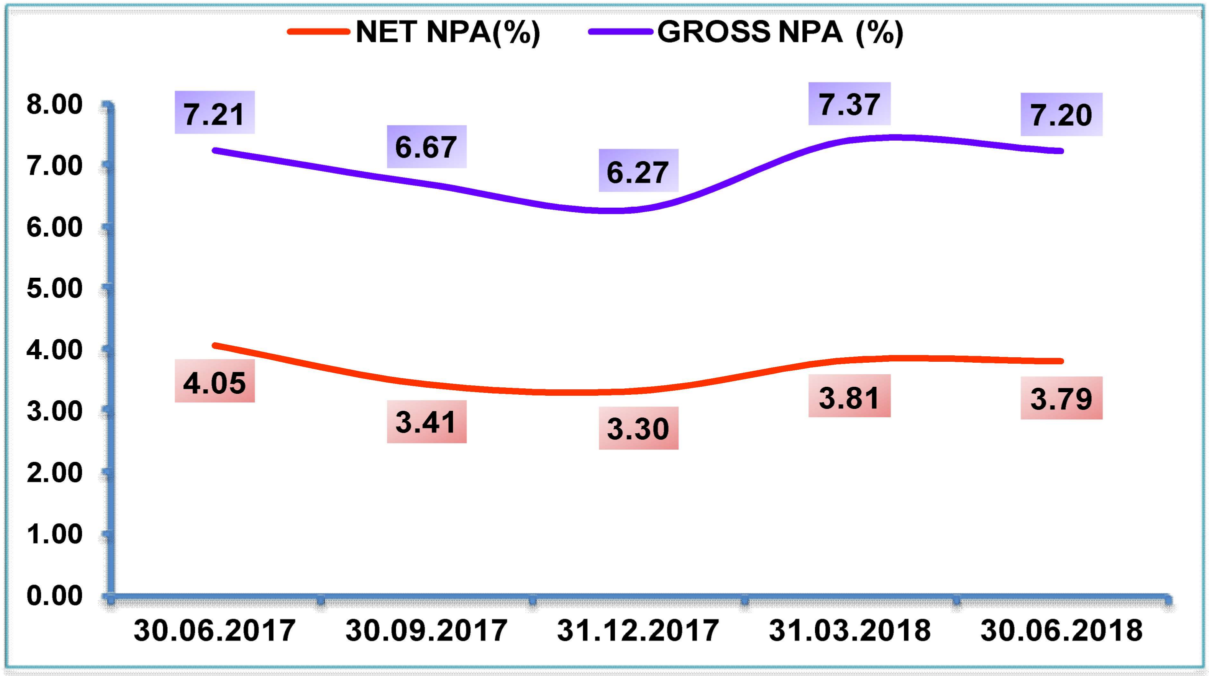
Balance Sheet – Snapshot

₹ in crore

Liabilities	30.06.2017	30.06.2018
Capital	480	480
Reserves & Surplus	17040	18196
Deposits	191462	210170
Borrowings	4322	15379
Other Liabilities & Provisions	5765	6529
Total	219069	250754

Assets	30.06.2017	30.06.2018
Cash & Balance with RBI	7639	10272
Bal. with banks & money at call	7025	3311
Investments	61646	67213
Advances	129371	158433
Fixed Assets	3419	3426
Other Assets	9969	8099
Total	219069	250754

Asset Quality

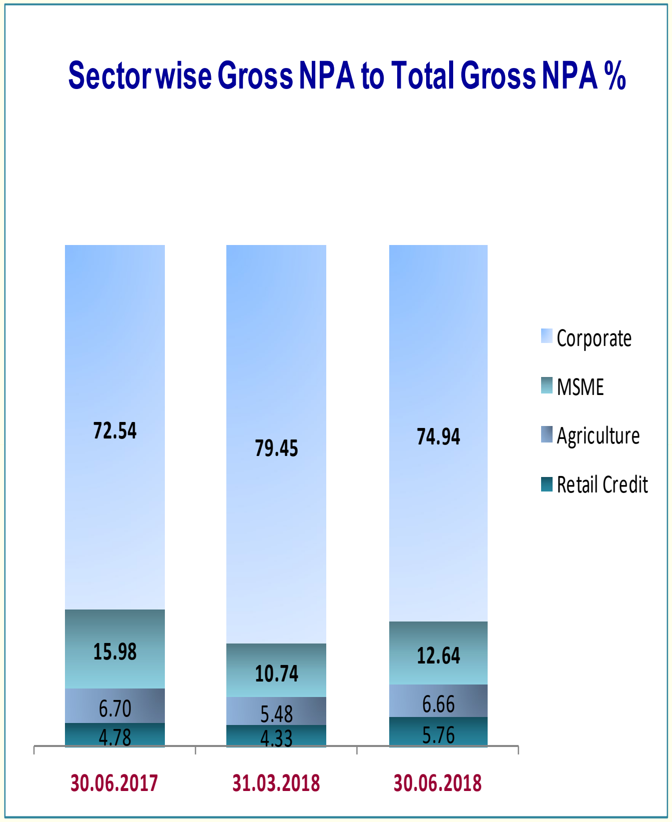


Parameter	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018
Gross NPA (₹ in crore)	9653	9624	9595	11990	11828
Net NPA (₹ in crore)	5239	4748	4899	5960	5999
Provision Coverage Ratio (%)	61.65	65.40	64.73	64.27	64.38

NPA Position – Sector wise

₹ in crore

Sector	30.06.2017		31.03.2018		30.06.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Retail Credit	461	2.40	519	1.99	681	2.83
Of which : Home Loan	216	1.84	214	1.27	278	1.88
Education Loan	221	5.95	274	7.36	359	9.56
Agriculture	647	2.39	656	2.01	788	2.62
MSME	1543	7.39	1288	4.98	1495	5.52
Corporate	7002	9.94	9527	10.36	8864	10.65
Total	9653	7.21	11990	7.37	11828	7.20
Priority	2510	4.42	2303	3.44	2660	3.97
Non Priority	7143	9.26	9688	9.15	9168	9.41
Total	9653	7.21	11990	7.37	11828	7.20



NPA Position – Industry wise

₹ in crore

Industry	30.06.2017		31.03.2018		30.06.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	3583	75.45	3794	60.57	**3030**	**54.21**
Coal and Mining	250	55.36	293	59.47	**293**	**57.76**
All Engineering	490	18.30	857	30.18	**876**	**29.96**
Textiles	691	15.93	551	11.21	**316**	**6.92**
Infrastructure	1399	6.77	3217	12.59	**3256**	**13.29**
Of which: Power & Power Discom	786	9.04	2210	20.98	**2123**	**22.38**
Construction & Contractors	658	50.87	445	18.88	**447**	**18.84**
Other Industries (including other Sectors)	2582	2.59	2834	2.36	**3610**	**2.91**
Total	**9653**	**7.21**	**11990**	**7.37**	**11828**	**7.20**

Movement of NPA

₹ in crore

Details	Quarter Ended		
	30.06.2017	31.03.2018	30.06.2018
Gross NPA opening Balance	**9865**	**9595**	**11990**
ADD: Fresh Slippages	648	2989	1038
Additions to old NPAs	17	0	352
Other Additions	45	32	51
Sub-Total	10575	12616	13432
Less:Cash Recovery	136	113	698
Less:Upgradation	213	-108	236
Less:Technical Write off + Exchange difference	568	479	339
Less:Normal Write off	5	22	331
Less:Assigned to ARCs	0	119	0
Sub-Total	922	625	1604
Gross NPA closing Balance	**9653**	**11990**	**11828**
Provisions	4042	5594	5391
Others (interest Realisable,etc.)	372	437	438
Net NPA	**5239**	**5960**	**5999**
Gross NPA%	**7.21**	**7.37**	**7.20**
Net NPA%	**4.05**	**3.81**	**3.79**
AUC Recovery	**53**	**62**	**26**

Restructured Assets - Sector Wise

₹ in crore

Sector	30.06.2017		31.03.2018		30.06.2018	
	Outstanding	Of which: Standard	Outstanding	Of which: Standard	Outstanding	Of which: Standard
Retail	365	299	241	208	206	175
Of which						
Home Loan	145	136	89	83	73	68
Educational Loan	67	56	49	35	38	25
Agriculture	67	19	35	4	32	4
MSME	300	187	181	123	170	115
Corporate & Others	6432	3892	5648	1743	5521	1712
Total	7164	4397	6106	2079	5929	2006

Restructured Assets - Major Industries

₹ in crore

Industry	Outstanding as on 30.06.2018	% share to Total Restructured	Of Which: Standard	% share to Total Standard Restructured
Infra-Power	2670	45.03	588	29.30
of which Power discom - State Govt.	0	0	0	0
Road	753	12.71	503	25.08
Port	0	0.00	0	0.00
Iron & Steel	636	10.73	0	0.00
Contractor	128	2.15	53	2.63
Textiles	40	0.68	0	0.00
Sugar	268	4.53	268	13.38
Chemicals	0	0.00	0	0.00
Edu. Institution	163	2.74	78	3.90
Cement	23	0.40	18	0.90
Engineering	128	2.15	0	0.00
Other Industries	883	14.88	319	15.89
Total of Industries	5692	95.99	1827	91.07
Total Restructured Advances	5929	100.00	2006	100.00

Restructured Assets – Movement

₹ in crore

S.No	Details	QE 30.06.2017		QE 30.06.2018	
		No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Year beginning)	7587	4322.31	4402	2079.24
2	Fresh restructuring during the period	0	0.00	0	0.00
3	Upgraded from NPA and continuing as restructured accounts	60	158.03	0	0.00
4	Fresh disbursement less recoveries	-265	25.30	-165	-40.00
5	**Total (1+2+3+4)**	**7382**	**4505.64**	**4237**	**2039.24**
6	Account slipped during the period	442	101.60	3	0.01
7	Account satisfactorily performed during the period	117	6.90	621	33.25
8	**Total (6+7)**	**559**	**108.50**	**624**	**33.26**
9	Closing balance of Standard restructured accounts (5-8)	6823	4397.14	3613	2005.98

Stressed Assets - Sector wise

₹ in crore

Sector	31.03.2018	30.06.2018				
	Stressed advances % to Respective portfolio	GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	% to Respective portfolio
	A	B	C	D=(B+C)	E	F =D/E %
Retail	2.55	681	175	856	27213	3.15
Of which :Home Loan & Mortgage Loan	1.76	278	68	346	17526	1.97
Agriculture	2.12	788	4	791	32135	2.46
MSME	4.89	1495	115	1610	29874	5.39
Corporate and Others / Overseas	16.37	8864	1712	10576	75158	14.07
Total	8.99	11828	2006	13834	164380	8.42

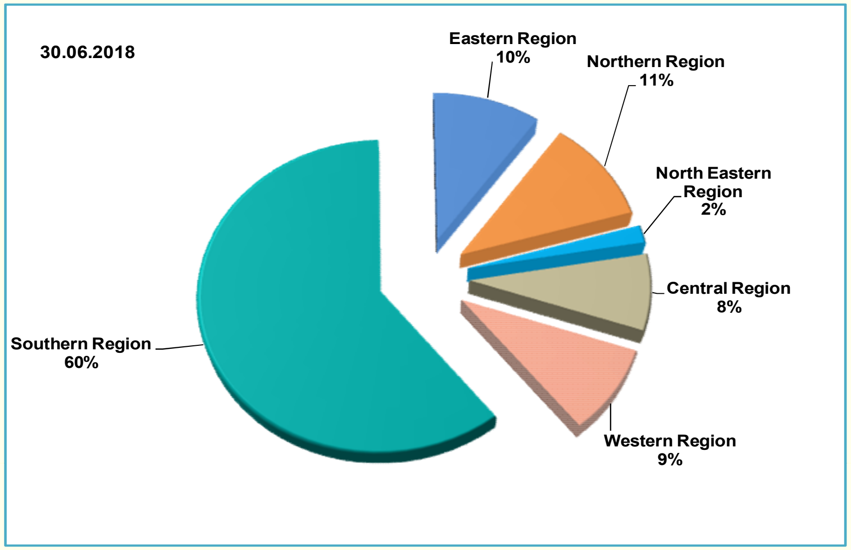
Movement of Stressed Assets

₹ in crore

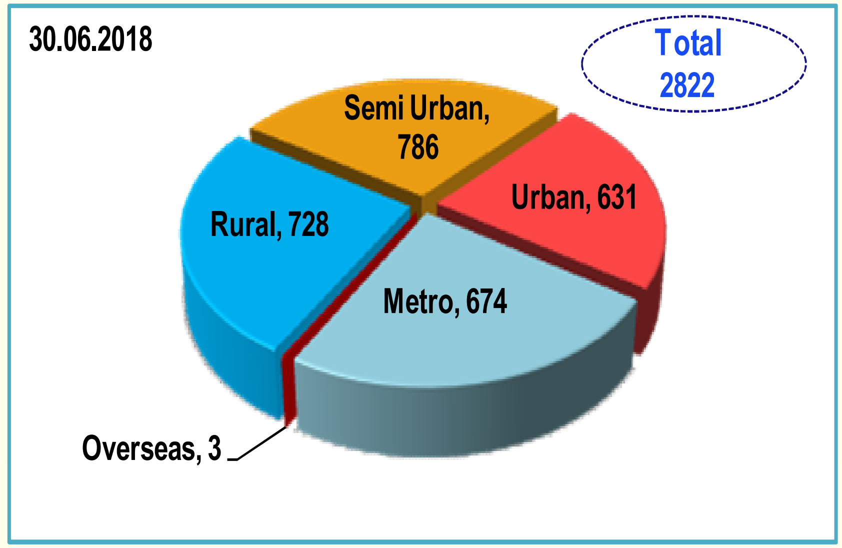
Details	30.06.2017	31.03.2018	30.06.2018
1. Gross Advances	133892	162726	164381
2. Gross NPAs	9653	11990	11828
3. Net NPAs	5239	5960	5999
4. Restructured Standard (as per Revised RBI norms)	4397	2079	2006
5. Total Gross NPA plus Restructrued Standard (2+4)	**14050**	**14069**	**13834**
6. Total Net NPA plus Restructured Standard (3+4)	**9636**	**8039**	**8005**
7. Gross NPA + Restructured Standard to Gross Advances % [5 / 1]%	**10.49**	**8.65**	**8.42**
8. Net NPA + Restructured Standard to Gross Advances % [6 / 1]%	**7.20**	**4.94**	**4.87**

Branch Network

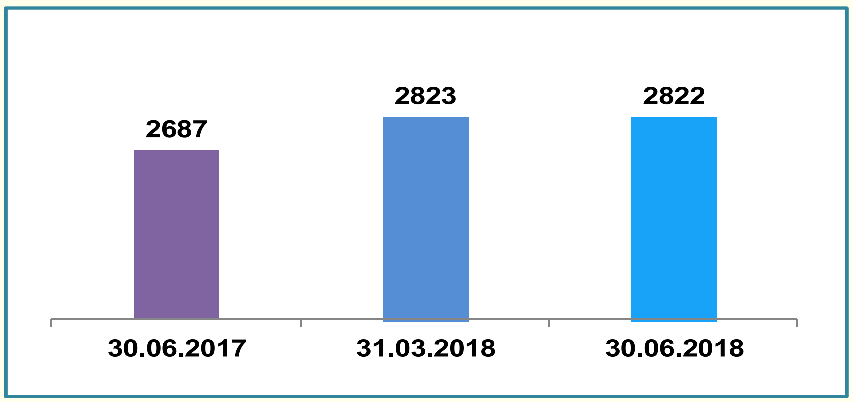
Region wise



Population Group wise



No. of Branches (Global)

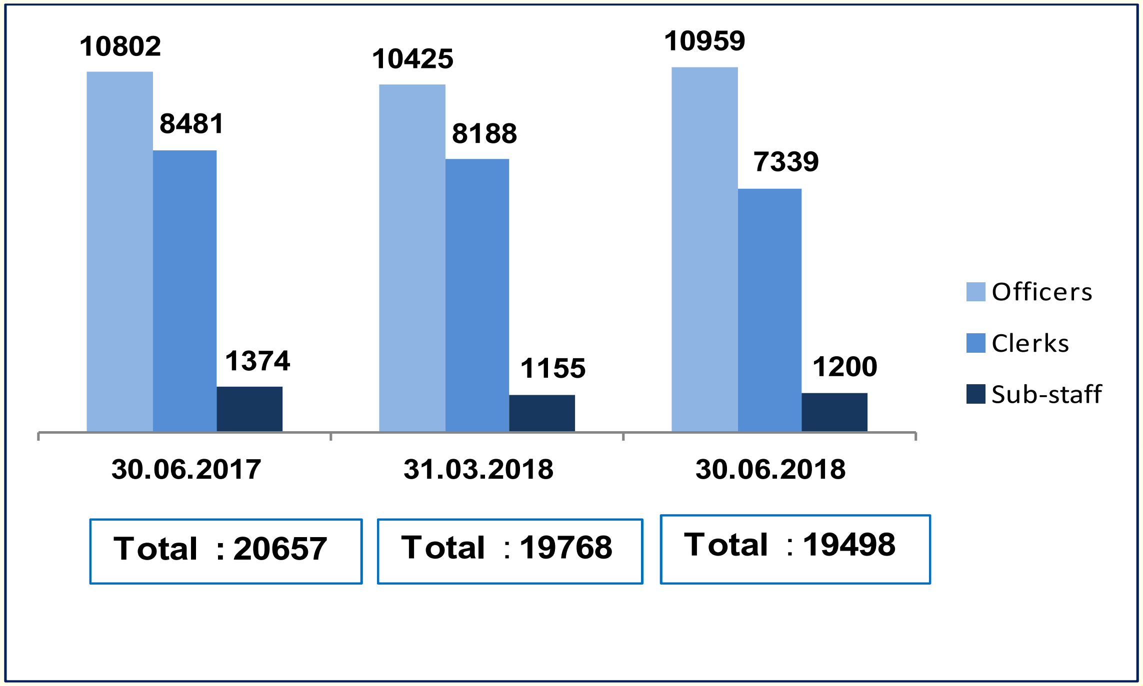


PAN India coverage with 2819 Branches and 3 overseas Branches.

Number of Business Correspondents engaged : 2742

Head Count & Productivity Ratios

In numbers

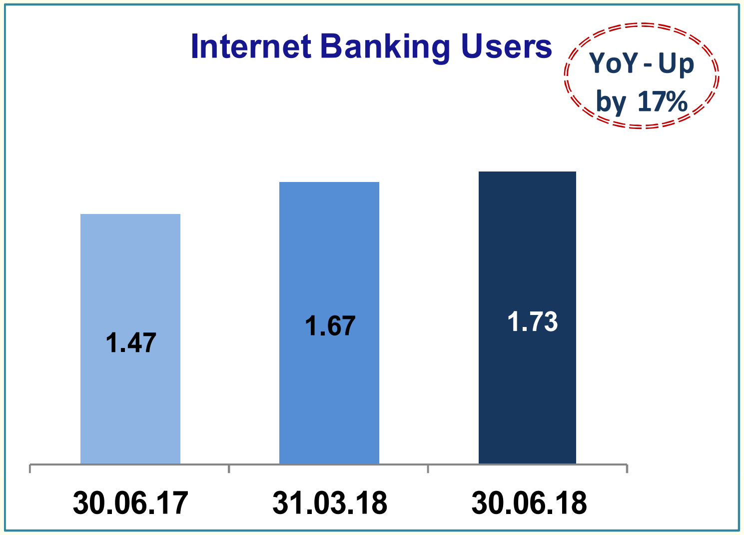


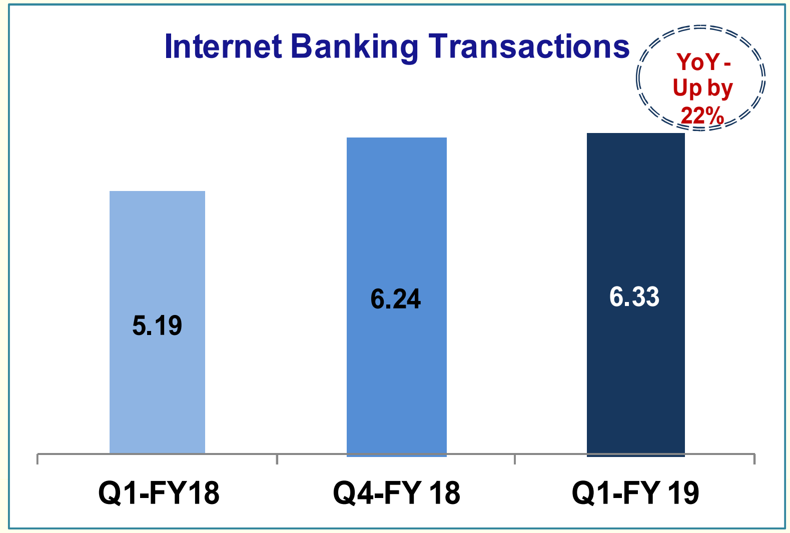
₹ in crore

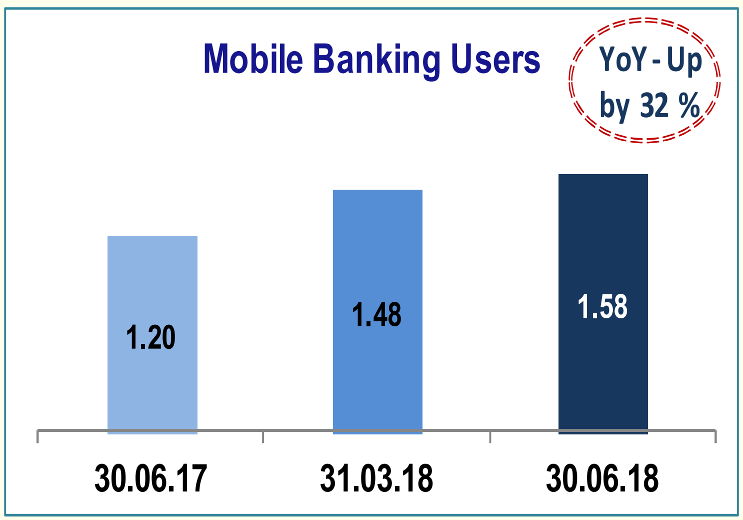
Parameters	30.06.2017	31.03.2018	30.06.2018
Business per employee	15.13	18.56	18.99
Net Profit per employee	0.02	0.06	0.04

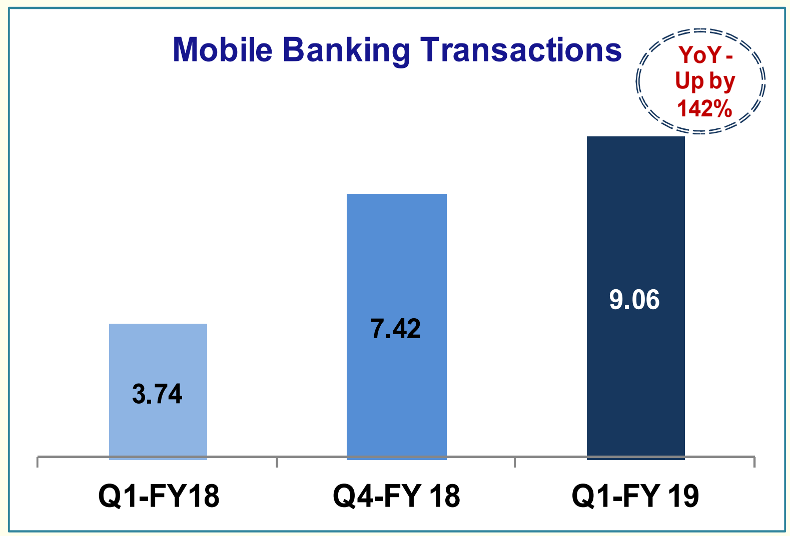
Digital Footprint

Digital Products for Digital India (Mio)

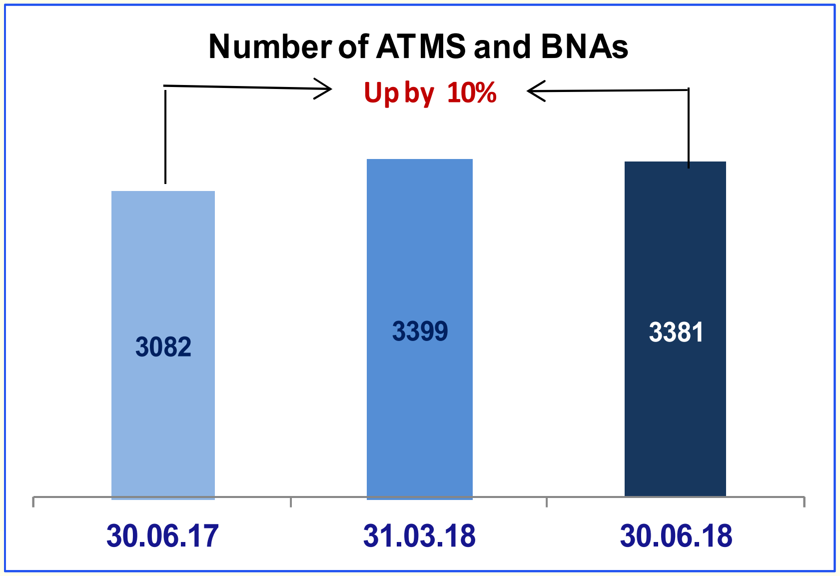


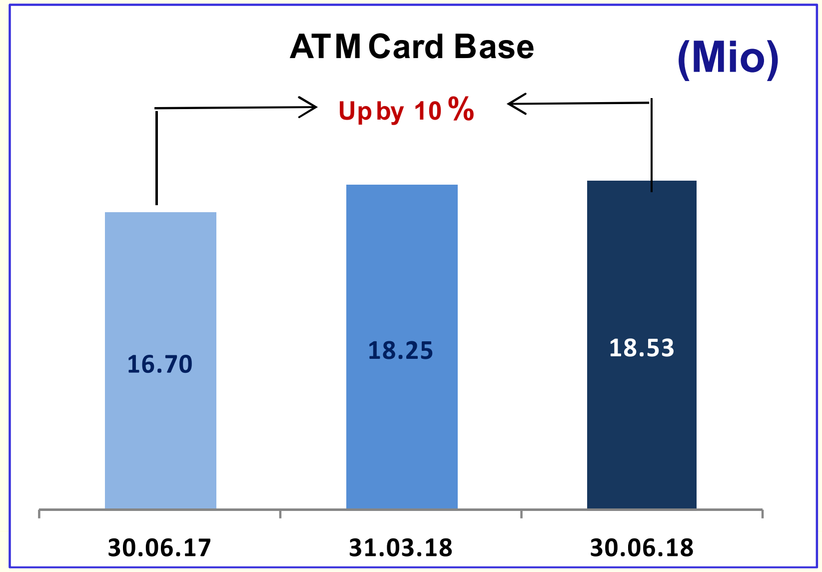


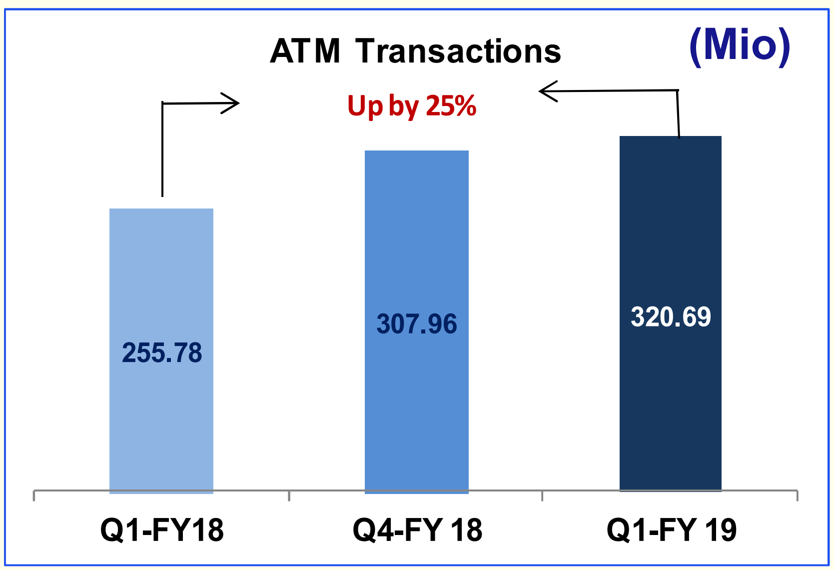


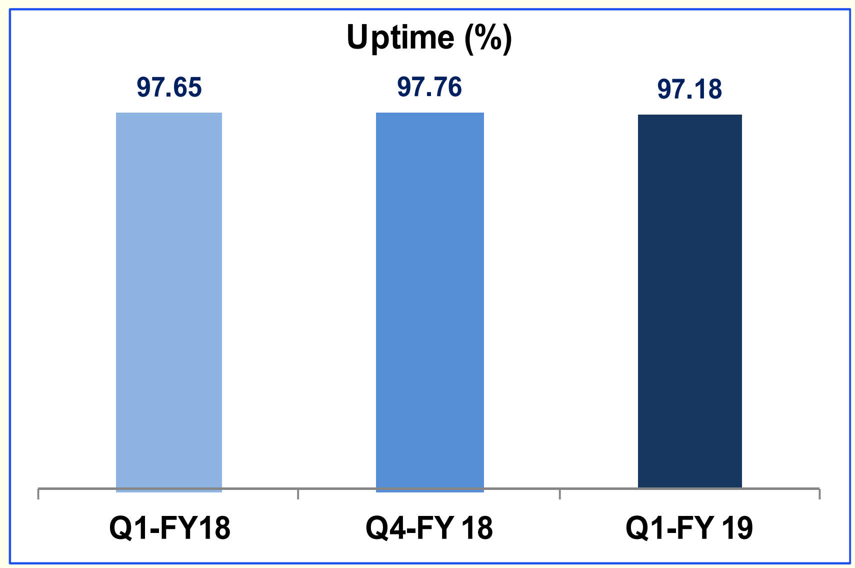


Performance under 24*7 Banking

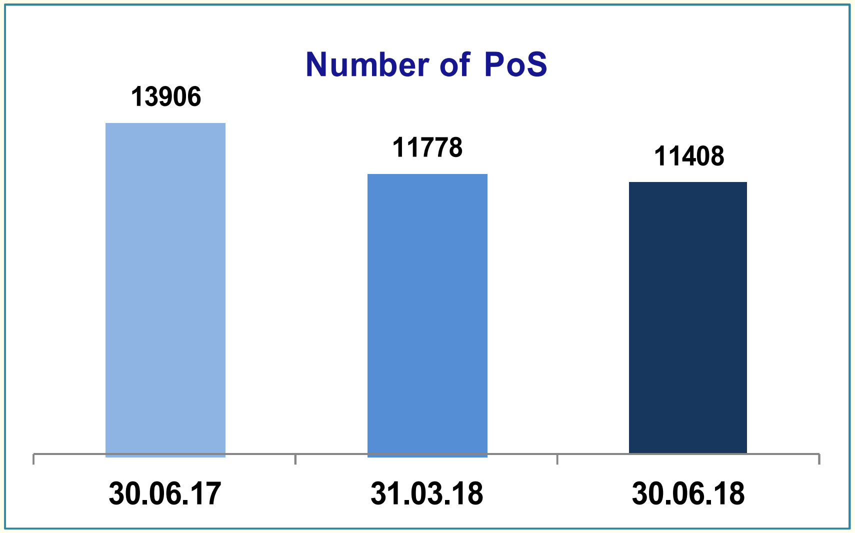


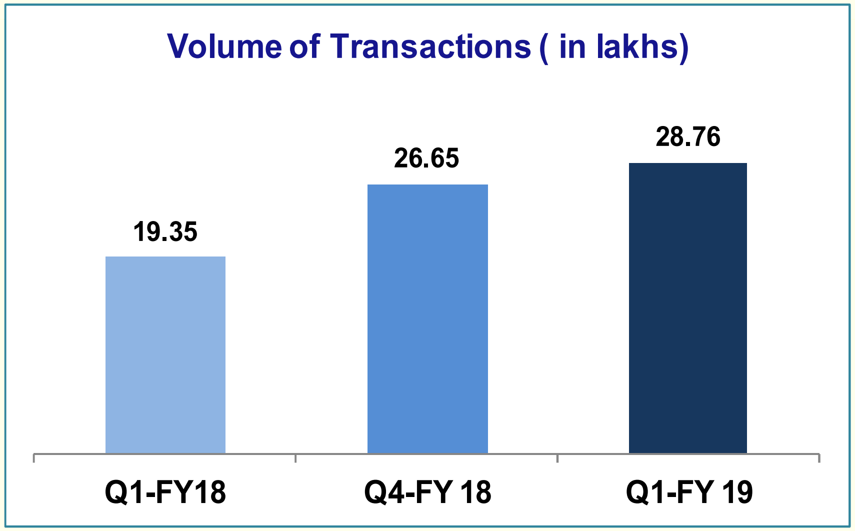


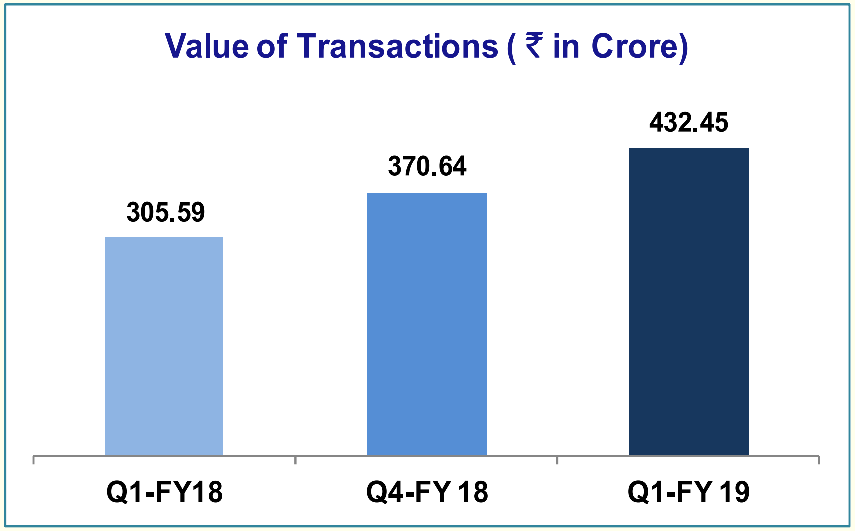




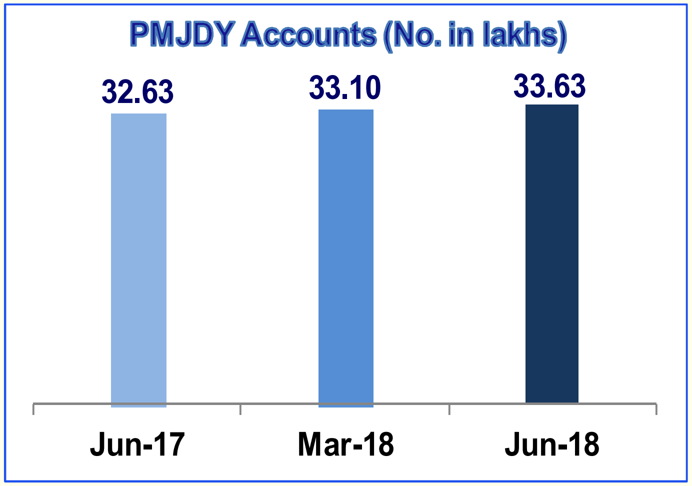
Expanding Footprint - Point of Sale Terminals

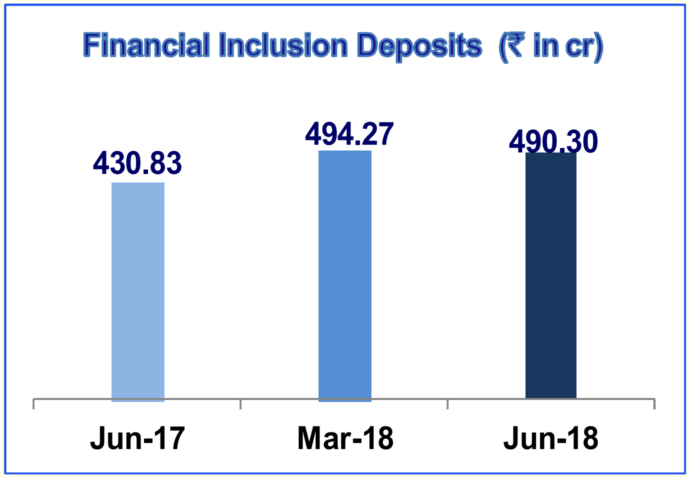


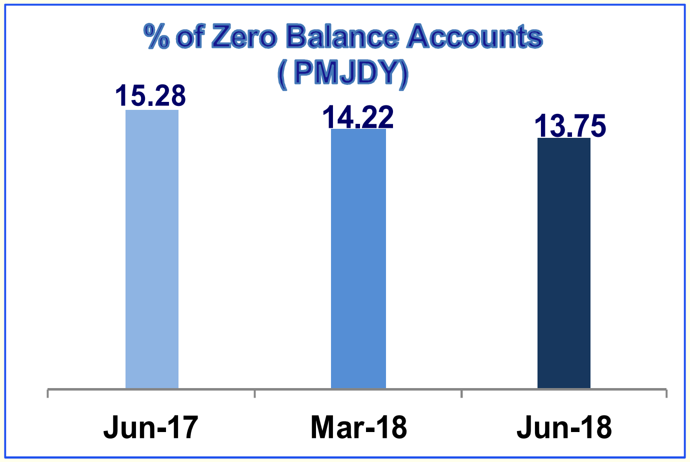


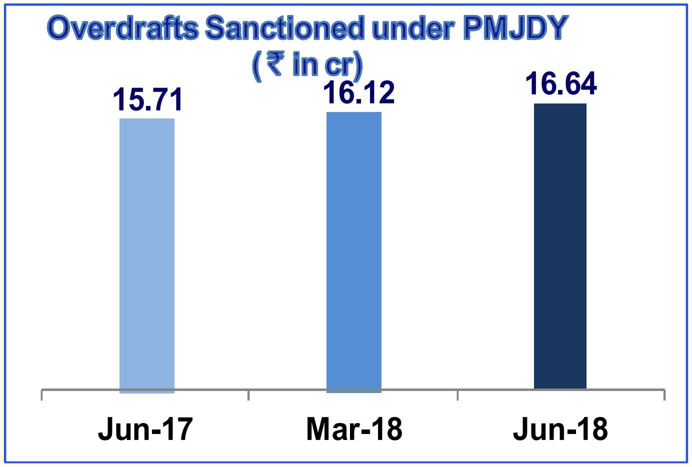


Financial Inclusion (1/2)

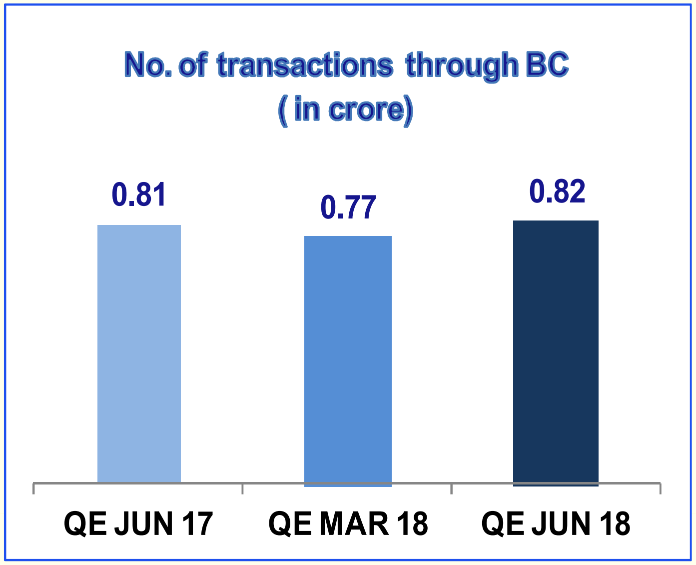


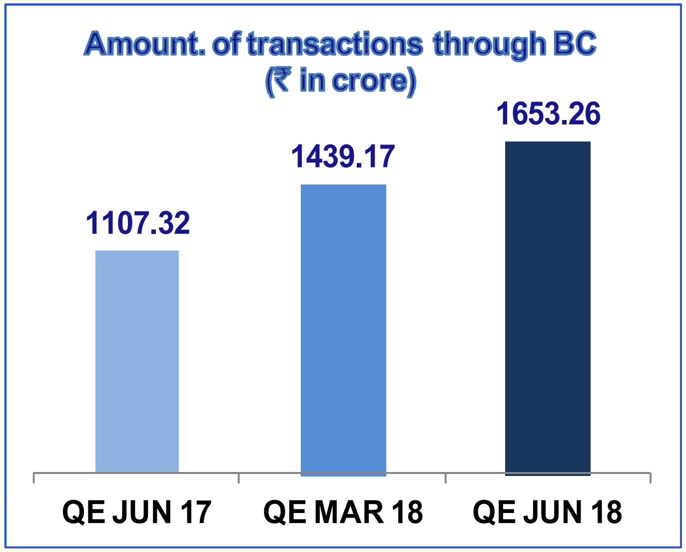






Financial Inclusion (2/2)





Per month average transactions by BCs - Above 1000 - One of the best in Industry

Performance Under Government Schemes

Pradhan Mantri Suraksha Bima Yojana | प्रधानमंत्री mudra योजना | Atal Pension Yojana | Pradhan Mantri Jeevan Jyoti Bima Yojana

21 lakh policies	Disbursement ₹353.68 crore (QE JUN 18)	3.58 lakh enrolments	9.18 lakh policies

PMJJBY & PMSBY :

Performance to Potential (P2P) ratio as on 30.06.2018 : 80.62%

APY:

Persistency Ratio as on 30.06.2018 : 72%

Awards & Accolades (1/2)

1

- "The **Best** Performing PSB" under APY for the FY 2017-18

2

- 1st **prize** among Public Sector Commercial Banks for EXCELLENCE IN PERFORMANCE UNDER SHG BANK LINKAGE PROGRAMME in TAMIL NADU during 2017-2018

3

MSME
MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म, लघु एवं मध्यम उद्यम

National Award for Excellence during 2015-16 for PSBs by Government of India

- 1st **Rank** to lending in Micro Enterprises
- 2nd **Rank** to lending in Micro Small Enterprises

4

5th ASSOCHAM INDIA

- SMEs Excellence Award 2017 for **best** SME offerings

Awards & Accolades (2/2)

5

6

7

- **Best MSME Bank Award - Winner (Emerging Category)**
- **Financially Inclusive Bank Award - Winner (Emerging Category)**
- **Eco-Technology Savvy Bank Award - Runner up (Emerging category)**

8

- **NPCI payments excellence award 2017 for NACH operations in mid-sized banks category.**

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.

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