



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 ↓

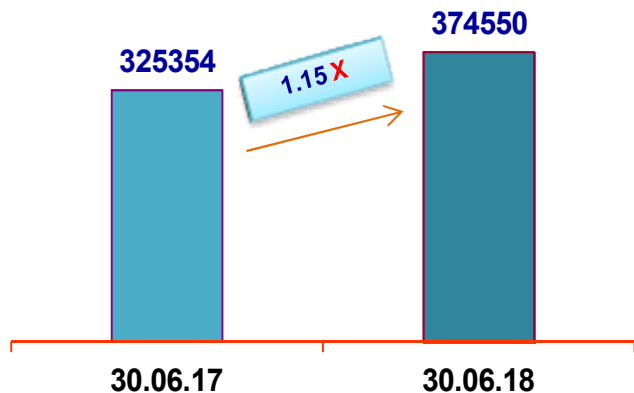
Performance - Snapshot

₹ in crore

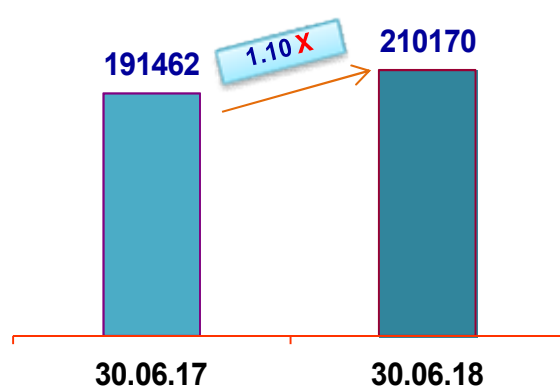


Parameter	30.06.2017	31.03.2018	30.06.2018	YOY (%)
Global Business	325354	371020	374550	15.12
Deposits				
Global	191462	208294	210170	9.77
<i>of Which</i>				
Domestic	185956	202248	204275	9.85
Overseas	5506	6046	5895	7.07
Advances				
Global	133892	162726	164381	22.77
<i>of Which</i>				
Domestic	127750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

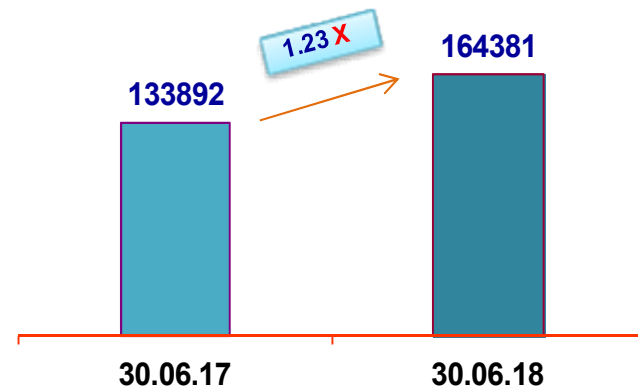
Business



Deposits



Advances



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	<i>Of which</i> :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
<i>of which:</i> 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
<i>Of which</i>				
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

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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

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Performance Ratios



% Annualized

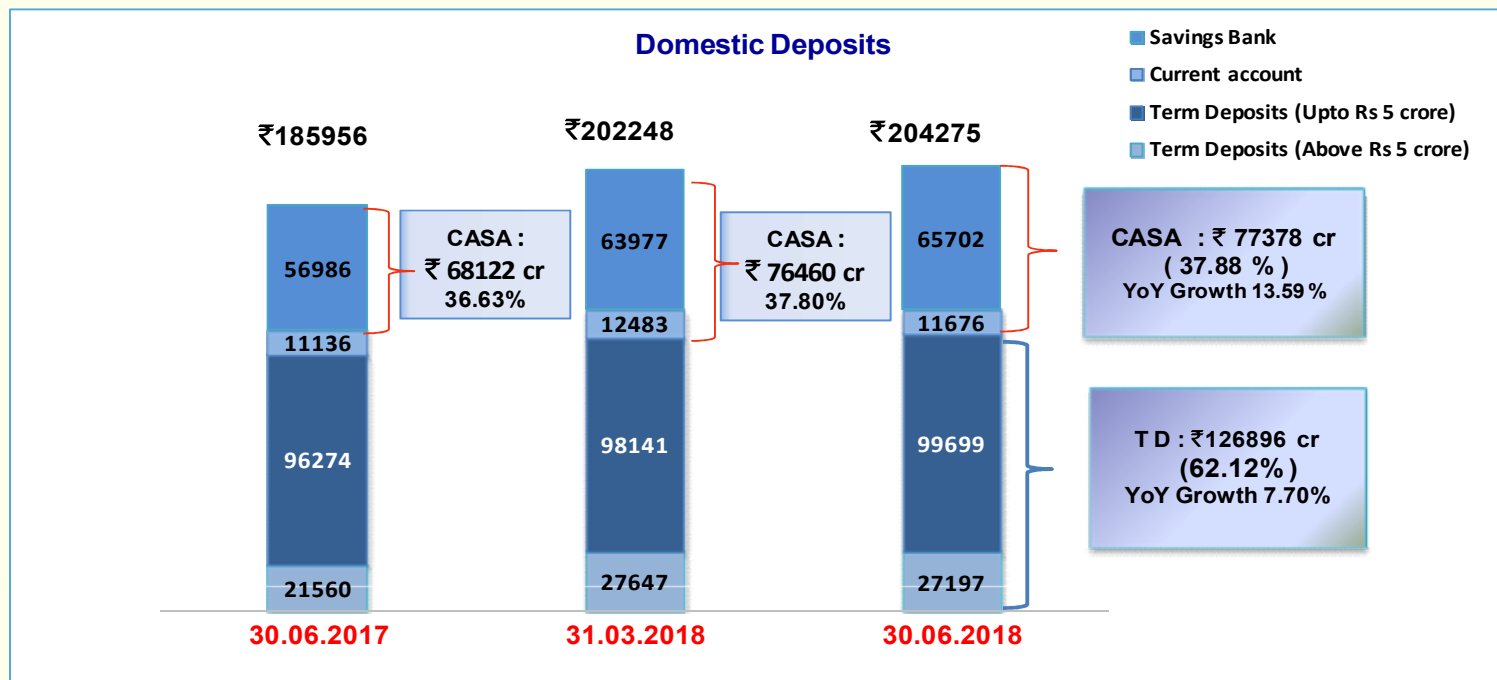
Parameters	Quarter Ended		
	30.06.2017	31.03.2018	30.06.2018
Cost of Deposits	5.51	5.14	5.15
Cost of Funds	4.76	4.51	4.57
Yield on Advances	8.70	8.15	8.57
Return on Assets (RoA)	0.66	0.21	0.33
Net Interest Margin (NIM)			
Global	2.73	2.84	3.09
Domestic	2.79	2.89	3.14
Return on Investments (Domestic)	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

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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

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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
<i>Of which:</i>						
(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

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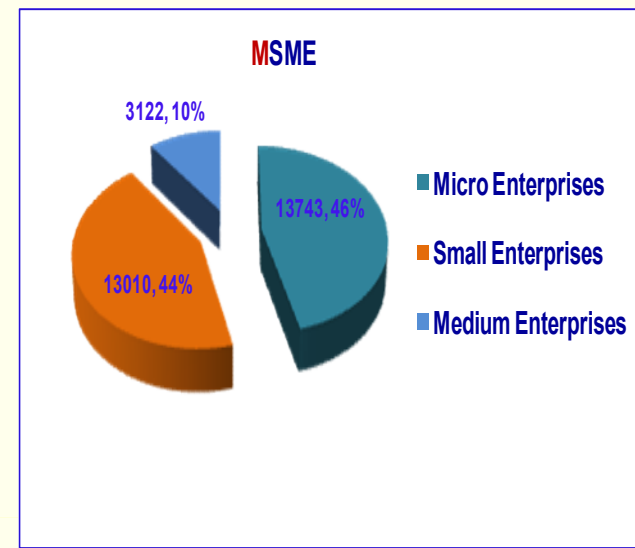
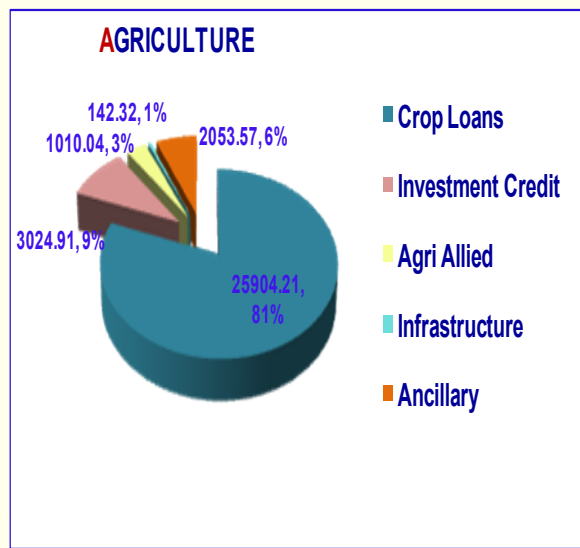
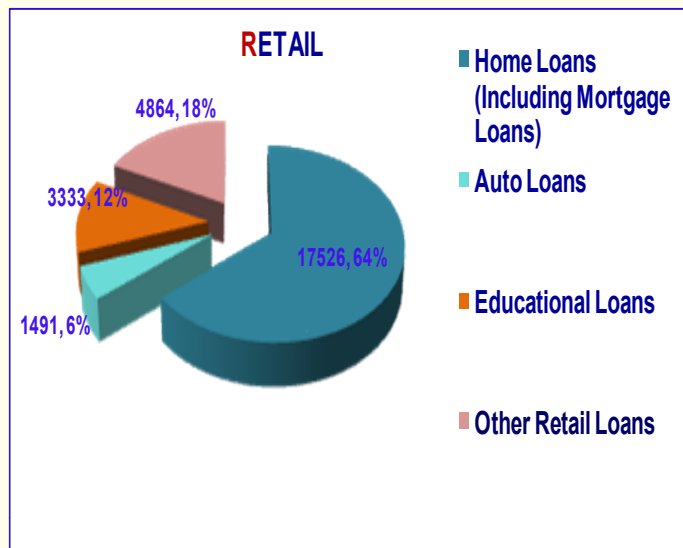


Sectoral distribution of Advances - RAM Sector (Domestic)



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
R etail sector	21066	26404	27213	29.18
A griculture sector	25208	31242	32135	27.48
M SME 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

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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
<i>Of which</i> 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
<i>Of which</i> 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

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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

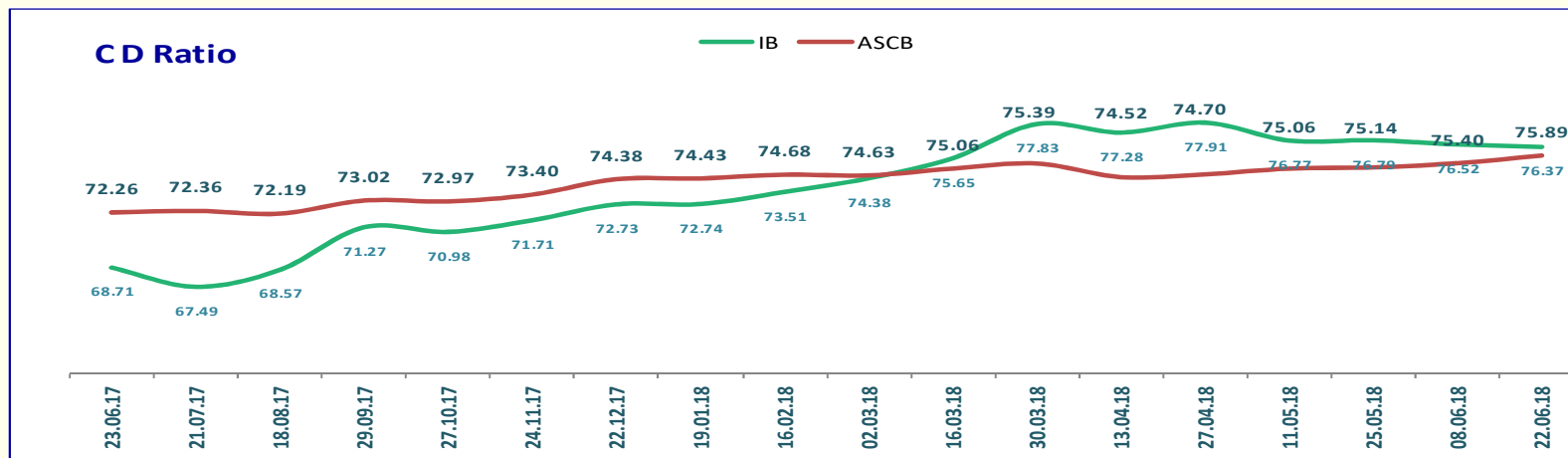


As on 30.06.2018													
State	State DISCOMs			Other than DISCOMs						Total			Grand Total
				Central / State			Private						
	FRP BONDS	FB	NFB	Inv't	FB	NFB	Inv't	FB	NFB	FRP BONDS +	FB	NFB	(FRP BONDS+Inv't+ FB +NFB)
Andhra Pradesh					226.54			509.26	50.00	0.00	735.80	50.00	785.80
Assam						6.55				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

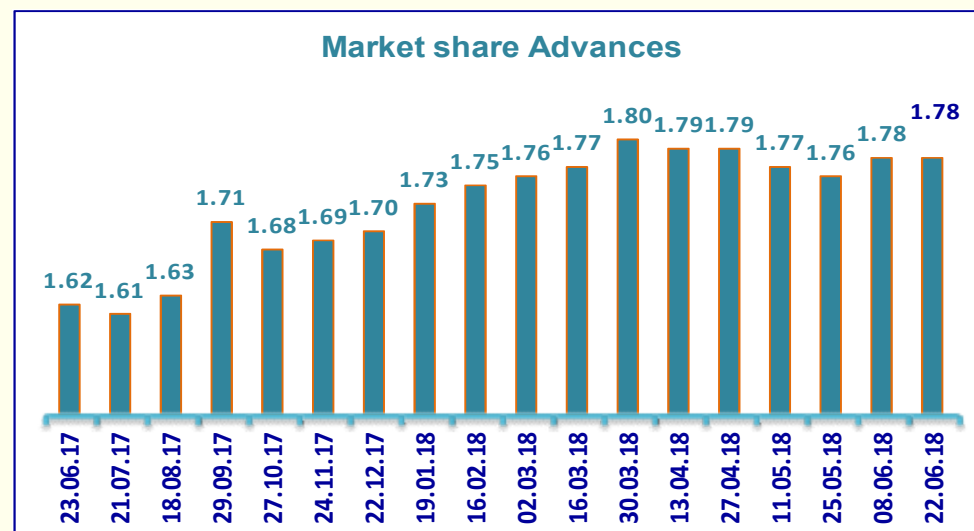
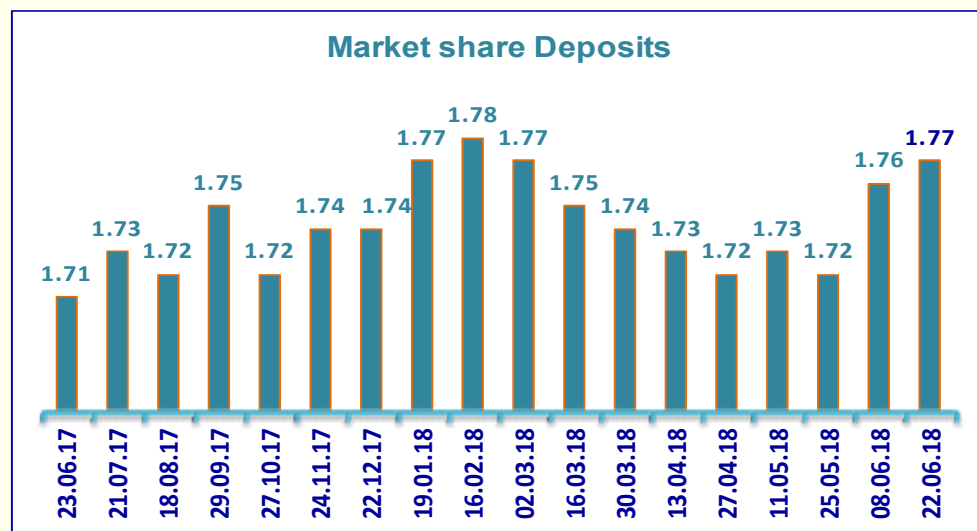
FRP Bonds - Financial Restructuring Plan Bonds

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CD Ratio & Market share



CD ratio (Domestic) as on 30.06.2018 – 77.38 %



Investments – Domestic

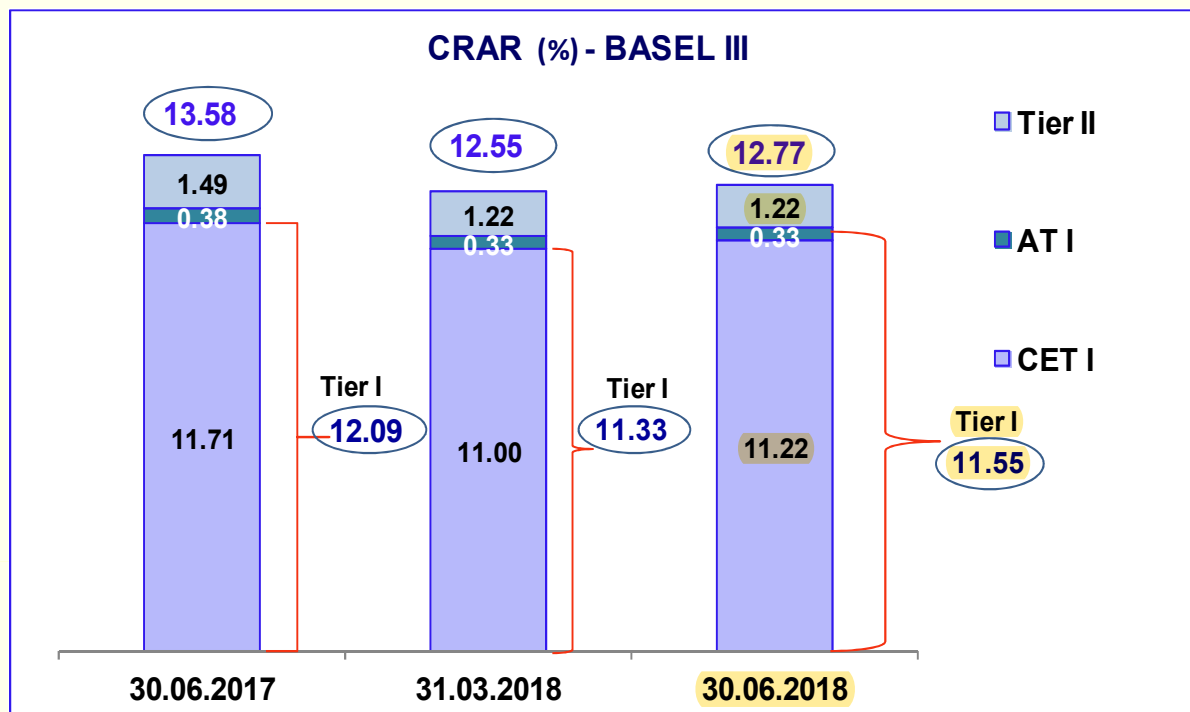


₹ in crore

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

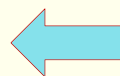
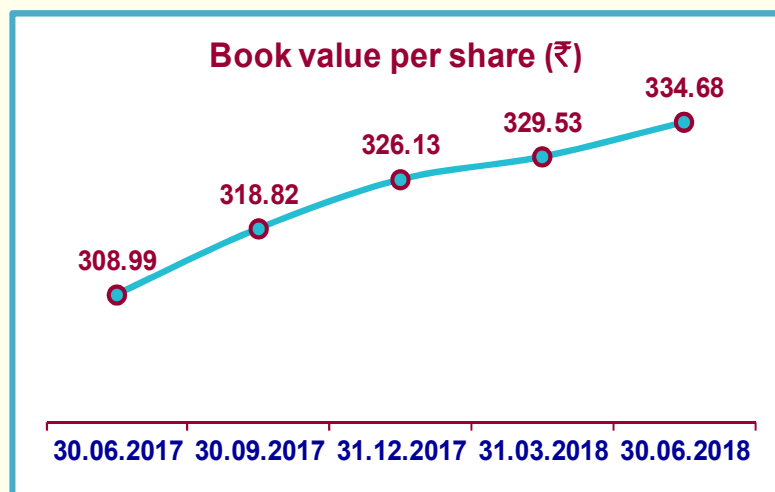
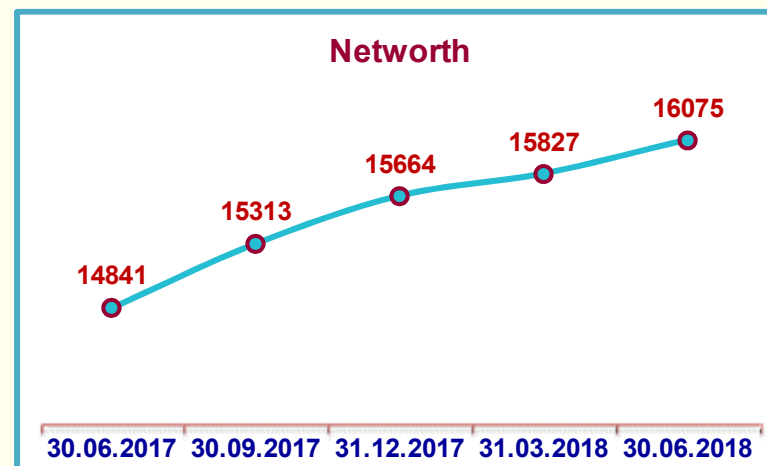
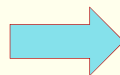
Risk Weighted Assets (RWA)	30.06.2017	31.03.2018	30.06.2018
Credit	107794 (80.51%)	123975 (76.19%)	123780 (75.30%)
Market	13124 (55.10%)	17252 (53.50%)	13013 (54.13%)
Operational	11674 ---	11674 ---	13343 ---

Figures in bracket denotes density

Capital – Equity

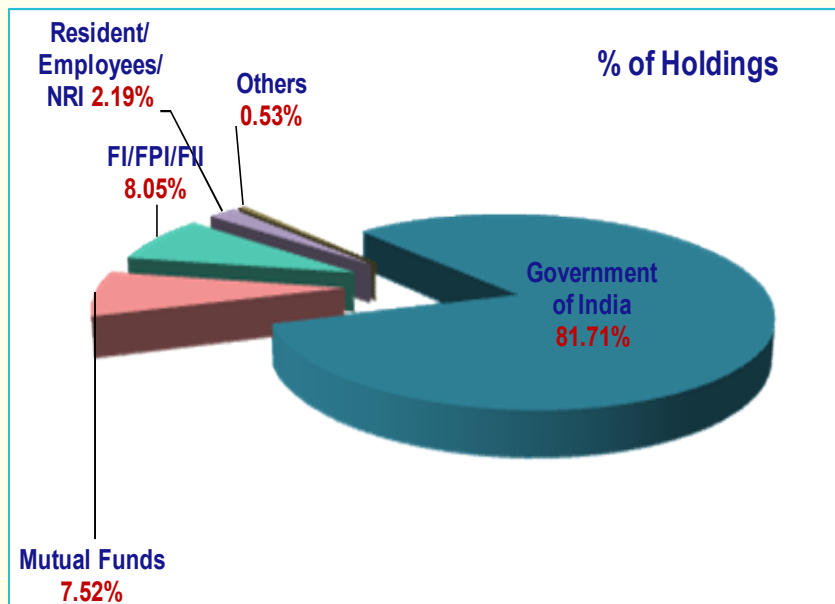


Net worth increased by 8.32%
as on 30.06.2018 over 30.06.2017



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



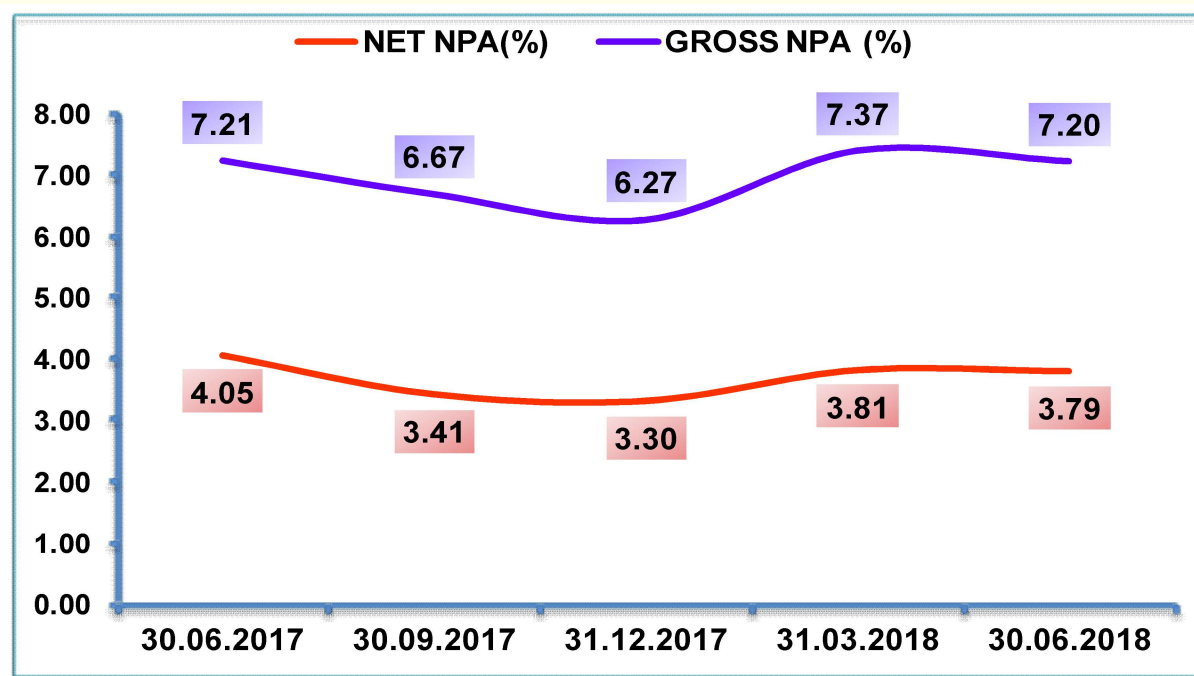
₹ in crore

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

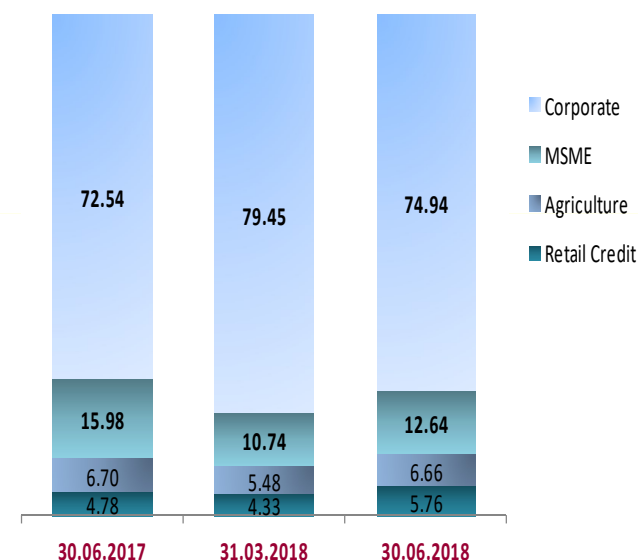
NPA Position – Sector wise



₹ 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

Sector wise Gross NPA to Total Gross NPA %



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
<i>Of which: Power & Power Discom</i>	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

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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

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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
R etail	365	299	241	208	206	175
<i>Of which</i>						
Home Loan	145	136	89	83	73	68
Educational Loan	67	56	49	35	38	25
A griculture	67	19	35	4	32	4
M SME	300	187	181	123	170	115
Corporate & Others	6432	3892	5648	1743	5521	1712
Total	7164	4397	6106	2079	5929	2006

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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
<i>of which</i> 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
<i>Of which :Home Loan & Mortgage Loan</i>	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

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Movement of Stressed Assets



₹ in crore

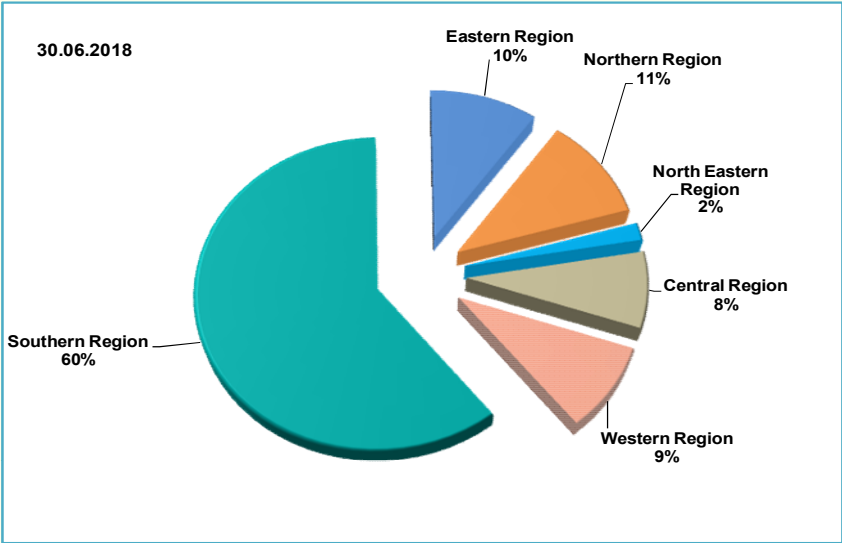
Details	30.06.2017	31.03.2018	30.06.2018
1. Gross Advances	133892	162726	164381
2. Gross NPAs	9653	11990	11828
3. Net NPAs	5239	5960	5999
4. Restructured Standard (as per Revised RBI norms)	4397	2079	2006
5. Total Gross NPA plus Restructured Standard (2+4)	14050	14069	13834
6. Total Net NPA plus Restructured 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



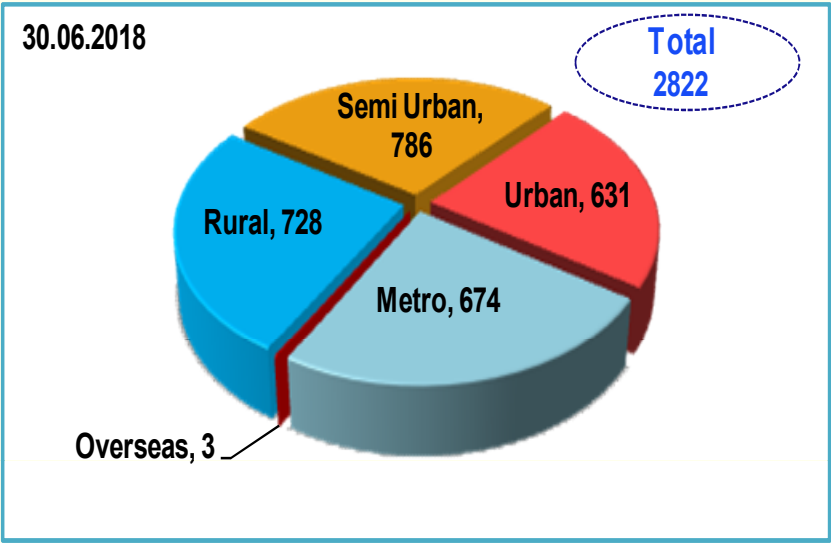
Branch Network



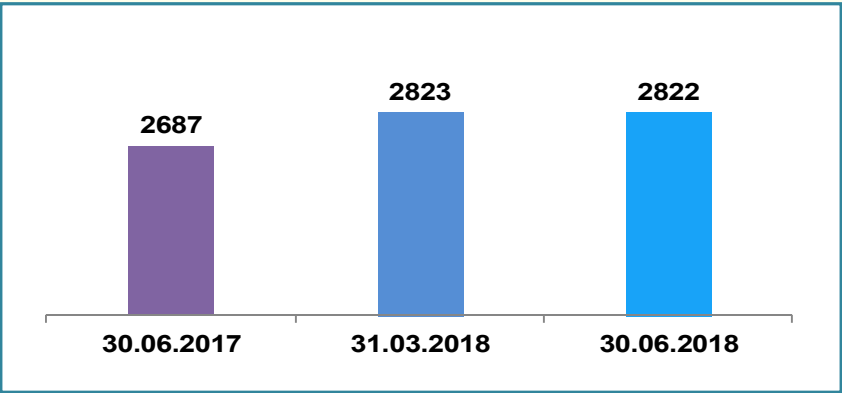
Region wise



Population Group wise



No. of Branches (Global)



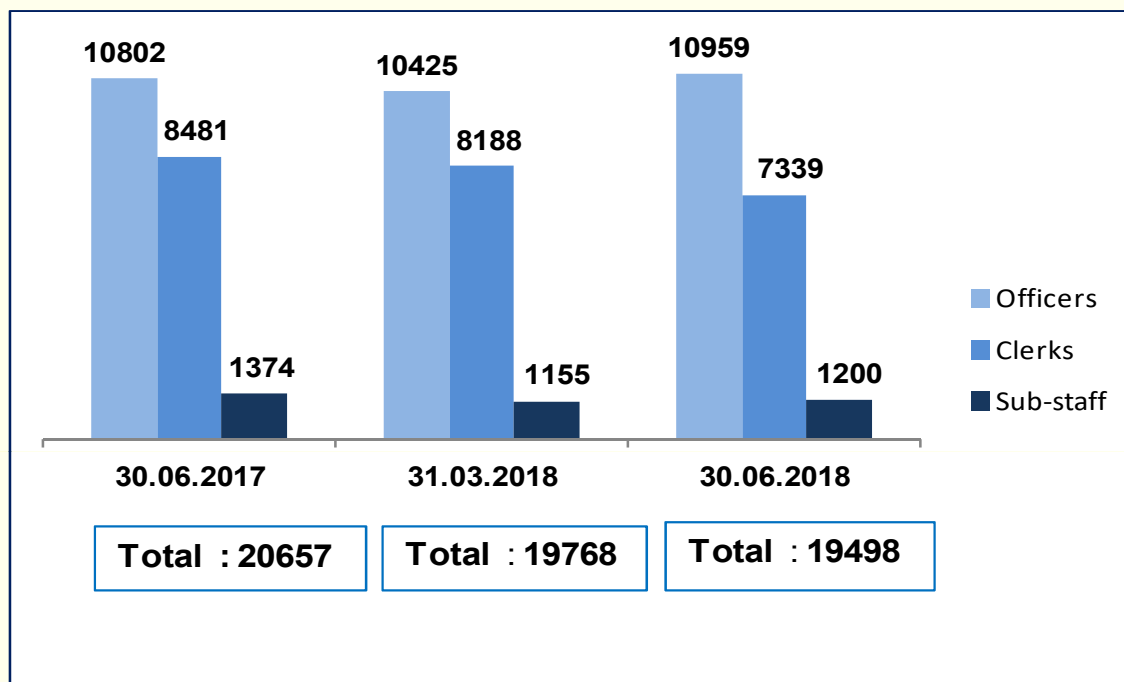
PAN India coverage with 2819 Branches and 3 overseas Branches.

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

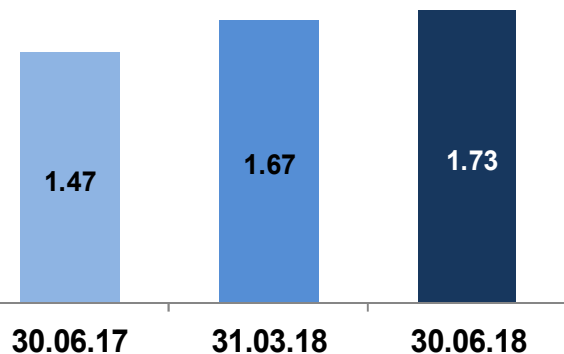
 *Digital Products for*  *Digital India*

(Mio)



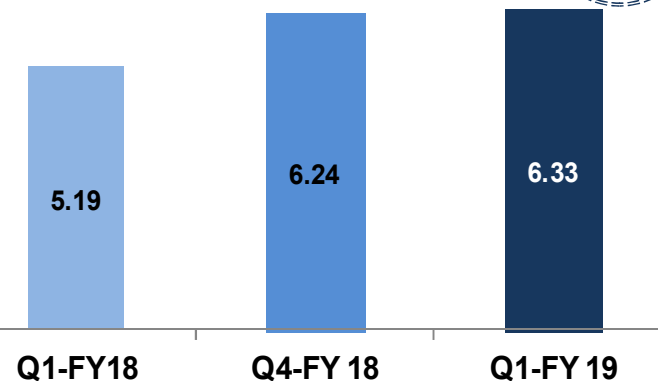
Internet Banking Users

YoY - Up
by 17%



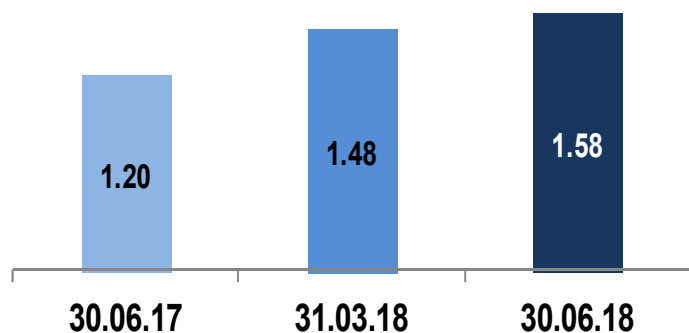
Internet Banking Transactions

YoY -
Up by
22%



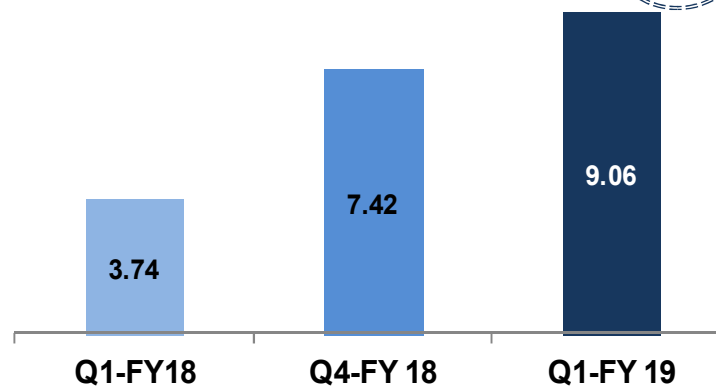
Mobile Banking Users

YoY - Up
by 32 %



Mobile Banking Transactions

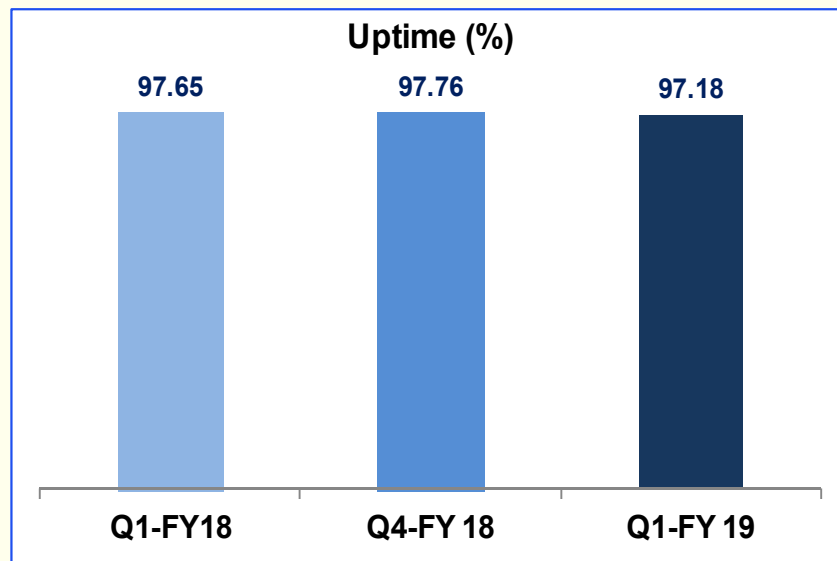
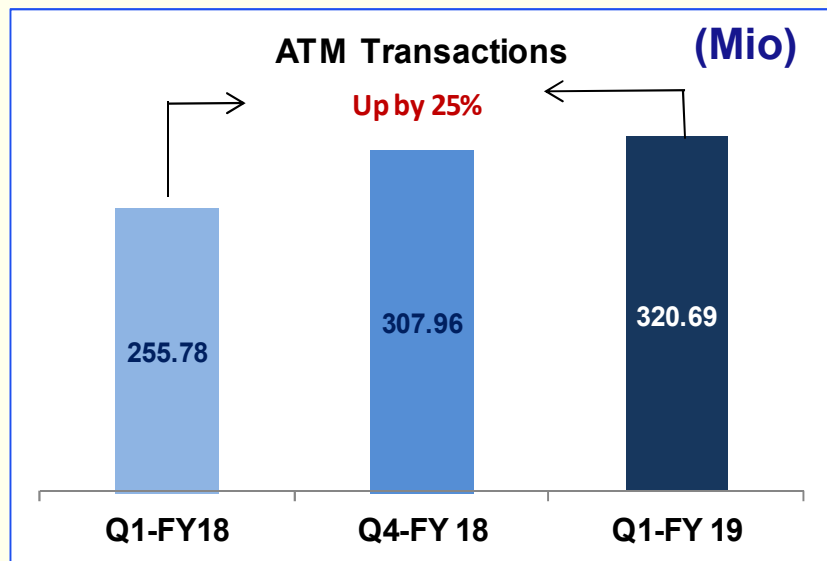
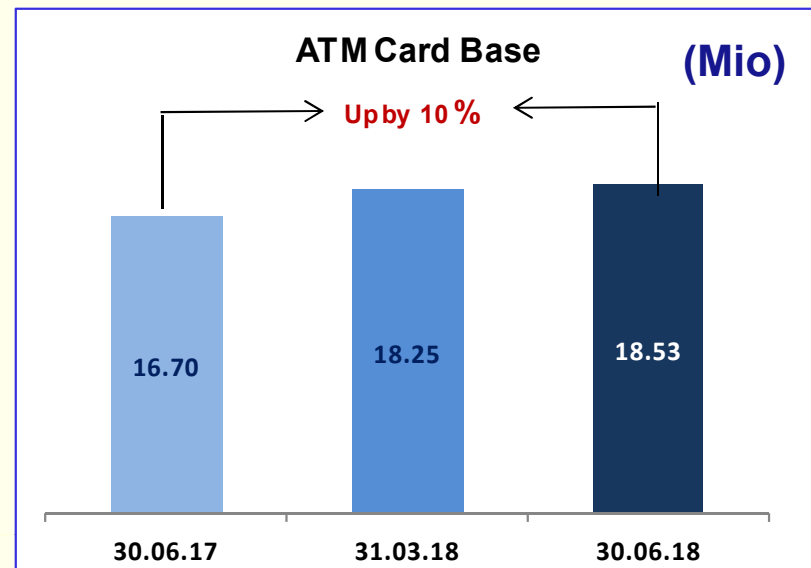
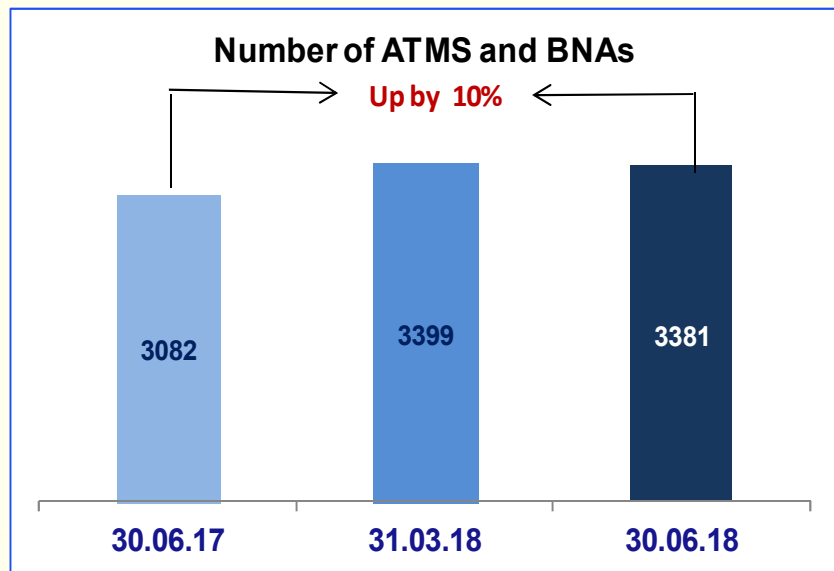
YoY -
Up by
142%



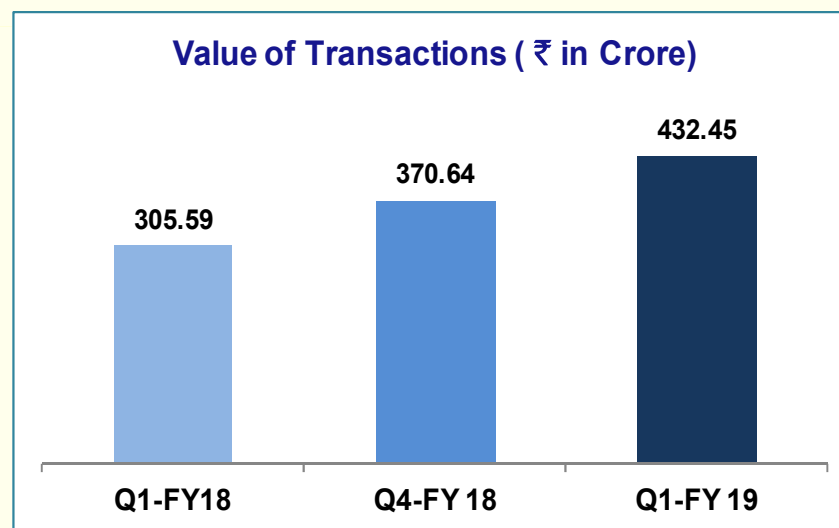
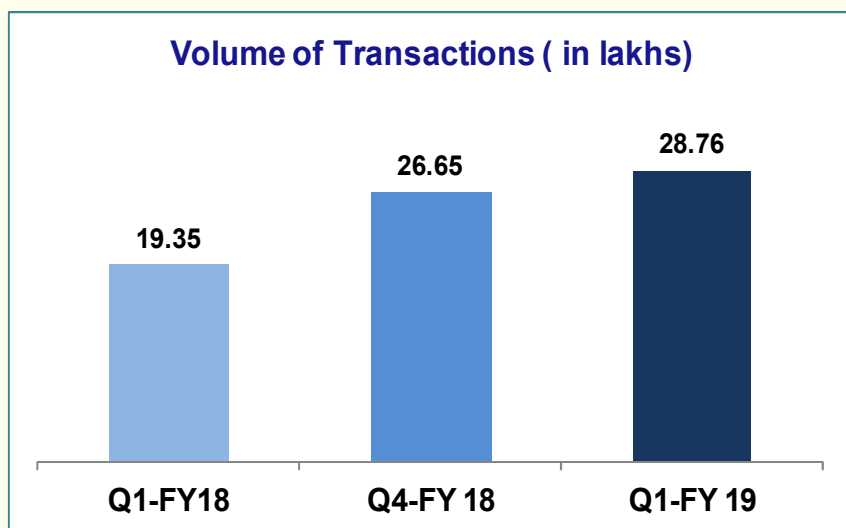
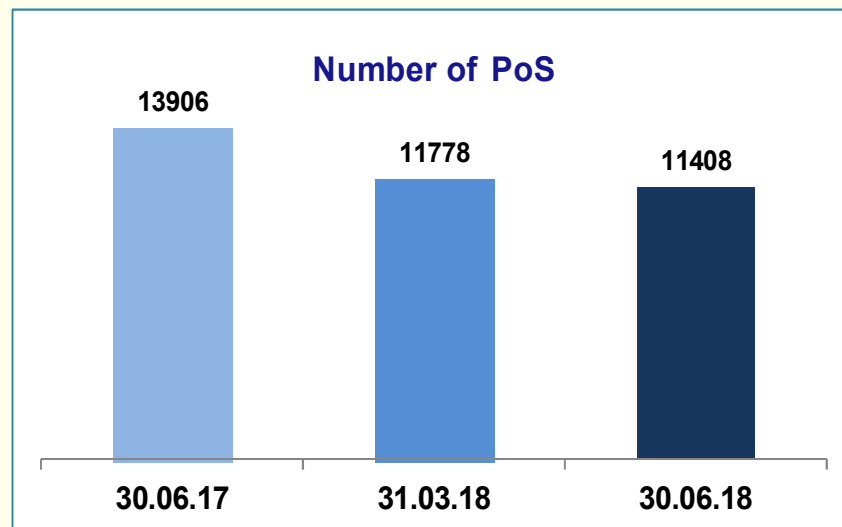
35/44



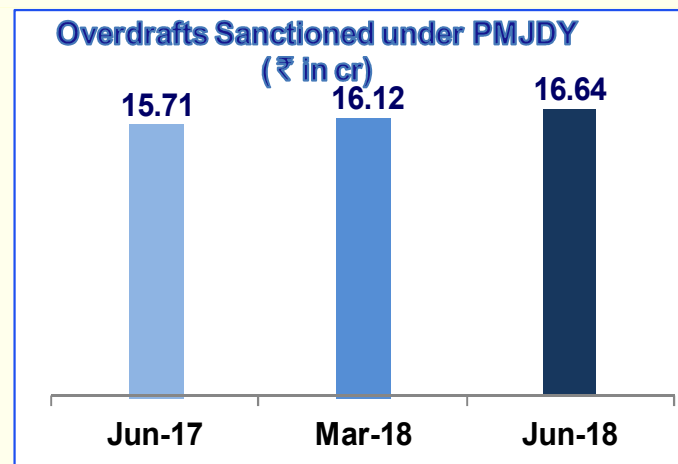
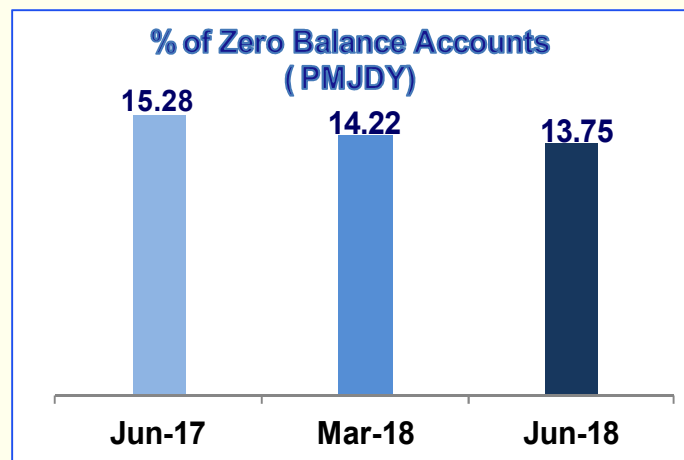
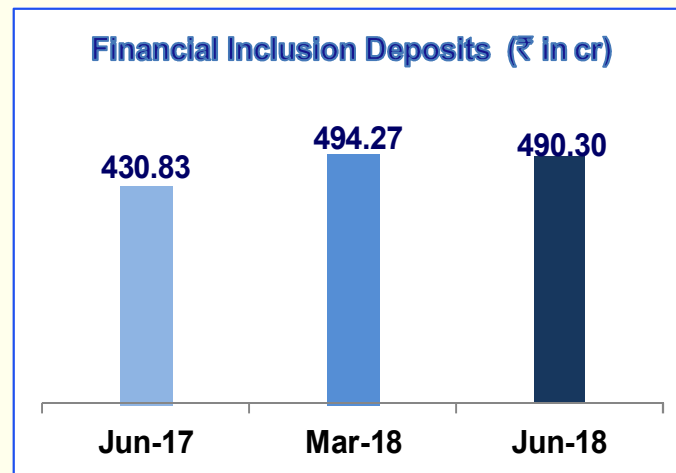
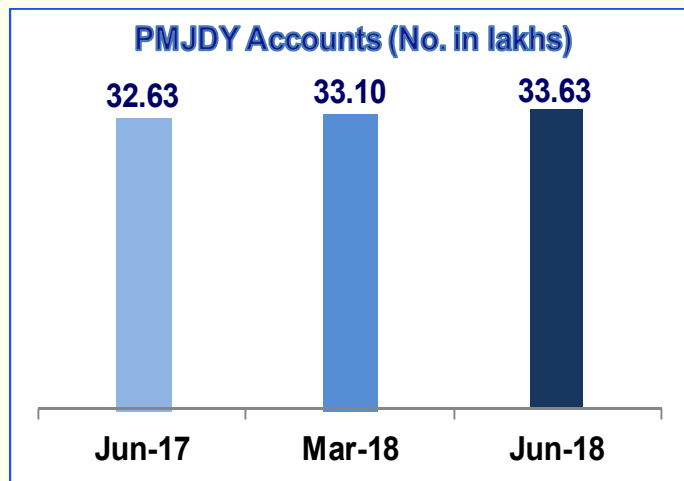
Performance under 24*7 Banking



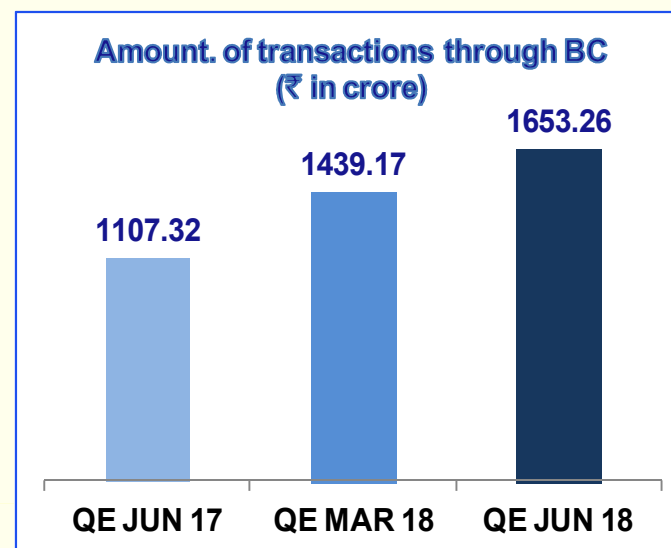
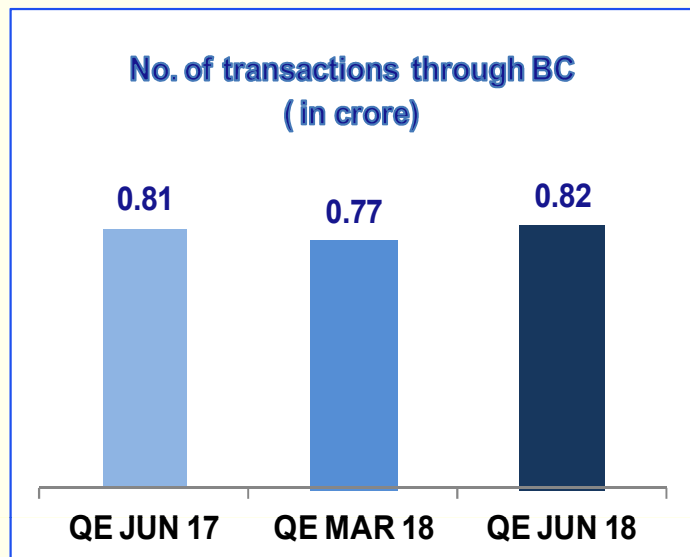
Expanding Footprint - Point of Sale Terminals



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



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



- 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



- 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.**



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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.

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Thank you

