Performance Analysis Q4 / YE 2017-18

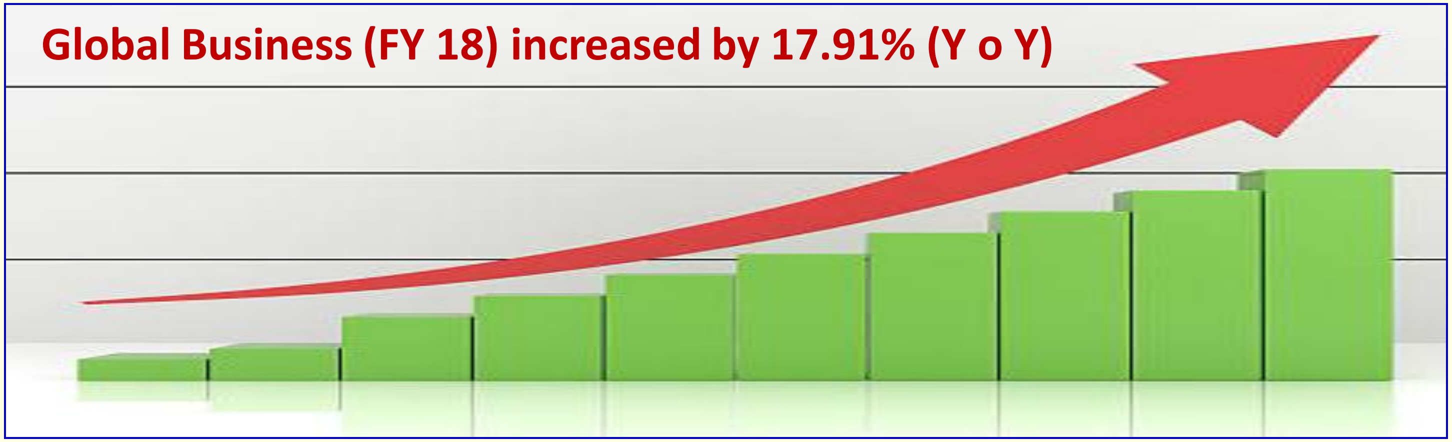
10th May,2018

Table of Contents

Key Strengths

- 111 Years of dedicated banking services to the Nation
- Customer Base of 46 million+
- Pan India presence with 8964 customer touch points
- Robust Capital Adequacy, Healthy Financials and controlled Stressed Assets.
- Continuously Profit making & Dividend paying Bank
- Demonstrated consistent performance in a challenging environment across all segments
- Well acknowledged Brand Image in the Indian Banking Industry

Performance Snapshot -Business



(₹ in crore)

	31/03/2017	31/03/2018
Business (Global)	**314654**	**371020**
Deposits	**182509**	**208294**
Domestic	177084	202248
Overseas	5425	6047
Advances	**132145**	**162726**
Domestic	126489	156477
Overseas	5656	6249

External Rating of the Bank

Standard & Poor's Global Ratings
BBB-/ Stable /A-3

CRISIL
AT I : AA+ / Stable
Tier II : AAA / Stable

Rating

CARE Ratings
AT I : AA+ / Stable
Tier II : AAA / Stable

Performance Snapshot (as on 31.03.2018)

Business Parameters		FY 18 over FY 17 (Y o Y)
Total Business		17.91% ↑
Global Deposits		14.13% ↑
CASA		14.50% ↑
Global Advances		23.14% ↑
Profitability & Efficiency Parameters		
	FY 17-18	
Operating Profit (₹ in cr)	5000.99	25.00% ↑
Net Interest Income (₹ in cr)	6263.56	21.72% ↑
Net Interest Margin (NIM)	2.90%	31 Bps ↑
Cost - Income Ratio	42.31%	331 Bps ↓
Asset Quality		
Gross NPA	7.37%	10 Bps ↓
Net NPA	3.81%	58 Bps ↓
Provision Coverage Ratio	64.27%	613 Bps ↑

Net Interest Income (NII) and Operating Profit

(₹ in crore)

	Quarter Ended			Year Ended		
	31.03.2017	31.03.2018	Y-o-Y (%)	31.03.2017	31.03.2018	Y-o-Y (%)
Interest Income	4016.51	4463.87	11.14	16039.75	17113.65	6.70
Other Income	585.38	490.33	-16.24	2211.37	2405.84	8.79
Of which :Fee Income	284.58	325.58	14.41	859.23	1087.19	26.53
Total Income	**4601.89**	**4954.20**	**7.66**	**18251.12**	**19519.49**	**6.95**
Interest Expenses	2631.59	2826.17	7.39	10893.69	10850.09	-0.40
Net Interest Income	**1384.92**	**1637.70**	**18.25**	**5146.06**	**6263.56**	**21.72**
Staff Expenses	514.27	548.36	6.63	1991.49	2100.25	5.46
Overheads	385.88	415.90	7.78	1365.23	1568.15	14.86
Operating Expenses	**900.15**	**964.26**	**7.12**	**3356.73**	**3668.40**	9.29
Operating Profit	**1070.15**	**1163.77**	**8.75**	**4000.71**	**5000.99**	**25.00**

Net Profit – Snapshot

(₹ in crore)

	Quarter Ended			Year Ended		
	31.03.2017	31.03.2018	Y-o-Y (%)	31.03.2017	31.03.2018	Y-o-Y (%)
Operating Profit	**1070.15**	**1163.77**	**8.75**	**4000.71**	**5000.99**	**25.00**
Total Provisions	**750.46**	**1031.80**	**37.49**	**2595.03**	**3742.00**	**44.20**
Of which:						
Loan Loss	**608.43**	**1772.04**	**191.25**	2099.13	3472.81	**65.44**
Standard Assets	-11.91	-164.78	**1283.54**	15.00	-26.51	**-276.73**
Investment Depreciation	163.07	-180.43	**-210.65**	101.97	313.57	**207.51**
Other Provisions	47.33	119.52	**152.55**	26.37	164.70	**524.62**
Income Tax	-56.46	-514.55	**811.35**	352.56	-182.57	**-151.78**
Net Profit	**319.69**	**131.98**	**-58.72**	**1405.68**	**1258.99**	**-10.44**

Components of Interest Income & Expenses and NII

(₹ in crore)

Parameters	Quarter Ended				Year Ended		
	31.03.2017	31.12.2017	31.03.2018	Y-o-Y(%) (Mar 2018)	31.03.2017	31.03.2018	Y-o-Y(%) (Mar 2018)
Interest on Loans	2733.18	3029.46	3097.47	13.33	11461.33	11857.15	3.45
Interest on Investments	1215.68	1296.48	1342.85	10.46	4423.95	5113.15	15.58
Other Sundry Interest	67.64	28.29	23.54	-65.19	154.47	143.35	-7.20
Total Interest Income	**4016.50**	**4354.23**	**4463.87**	**11.14**	**16039.75**	**17113.65**	**6.70**
Interest on Deposits	2541.79	2543.44	2598.10	2.22	10556.90	10195.82	-3.42
Interest on Borrowings	89.79	188.09	228.07	154.00	336.79	654.27	94.27
Other Sundry Interest	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total Interest Expenditure	**2631.58**	**2731.53**	**2826.17**	**7.39**	**10893.69**	**10850.09**	**-0.40**
Net Interest Income (NII)	**1384.92**	**1622.70**	**1637.70**	**18.25**	**5146.06**	**6263.56**	**21.72**

Components of Other Income

(₹ in crore)

Parameters	Quarter Ended			Year Ended		
	31.03.2017	31.03.2018	Y-o-Y(%)	31.03.2017	31.03.2018	Y-o-Y(%)
Fee Income	284.58	325.58	14.41	859.23	1087.19	26.53
Profit / loss on sale of investments	135.18	20.56	-84.79	871.93	661.70	-24.11
Forex Income	21.67	52.27	141.21	181.31	192.46	6.15
Dividend Income	5.89	3.59	-39.10	13.93	14.42	3.49
Misc Income	137.26	88.33	-35.65	284.97	450.06	57.93
of which Recovery in written off accounts	53.88	67.25	24.82	149.92	248.84	65.98
Total Other Income	584.58	490.32	-16.12	2211.37	2405.84	8.79

Components of Fee Income

(₹ in crore)

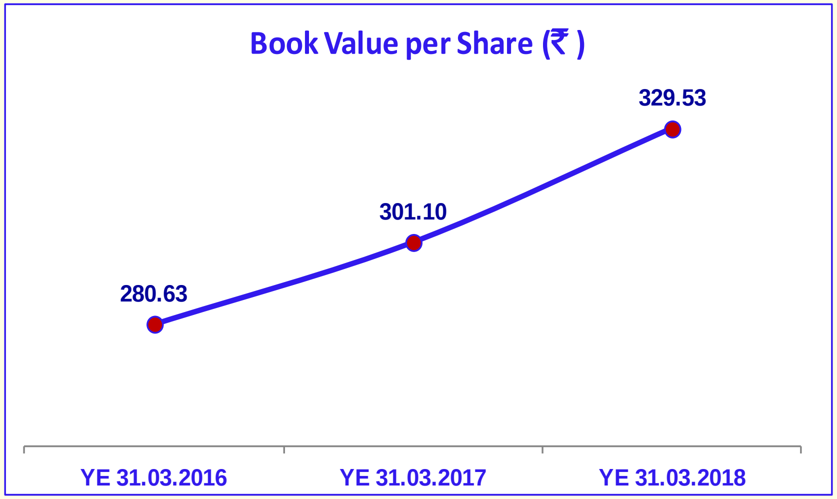
Parameters	Quarter Ended			Year Ended		
	31.03.2017	31.03.2018	Y-o-Y(%)	31.03.2017	31.03.2018	Y-o-Y(%)
Loan Processing Charges	46.58	51.30	10.13	137.45	186.59	35.75
Commission on Government Business	16.8	19.63	16.84	57.08	50.02	-12.36
Commission on LC/BG	40.71	45.06	10.68	130.69	145.81	11.57
Transaction Fees	68.24	101.24	48.36	233.71	352.94	51.01
Cross Selling	4.46	5.12	14.74	13.04	16.55	26.95
Misc Fee Income	107.79	103.24	-4.22	287.26	335.28	16.71
Total Fee Income	284.58	325.58	14.41	859.23	1087.19	26.53

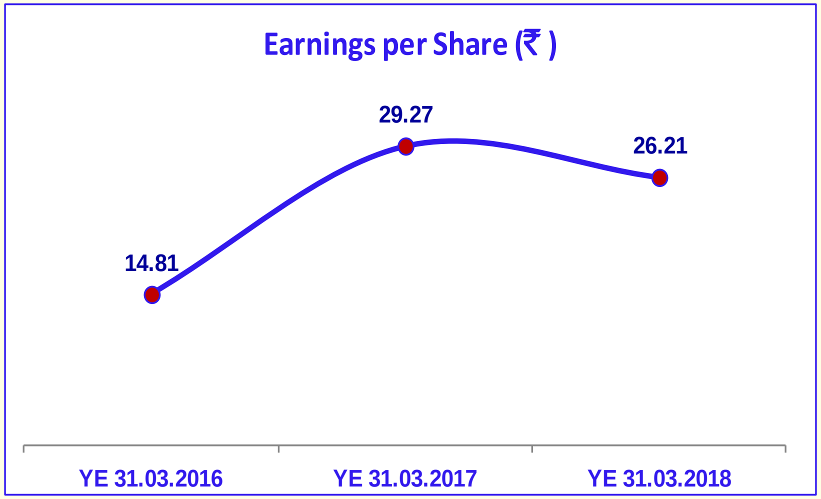
Components of Operating Expenses

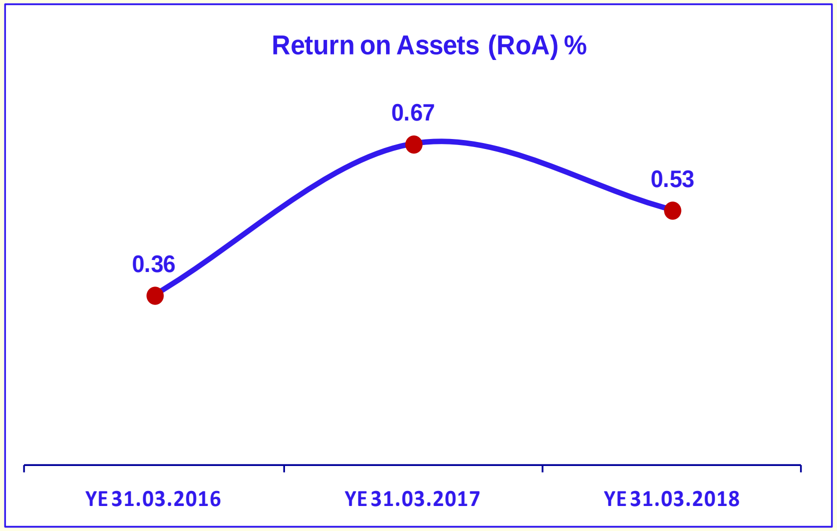
(₹ in crore)

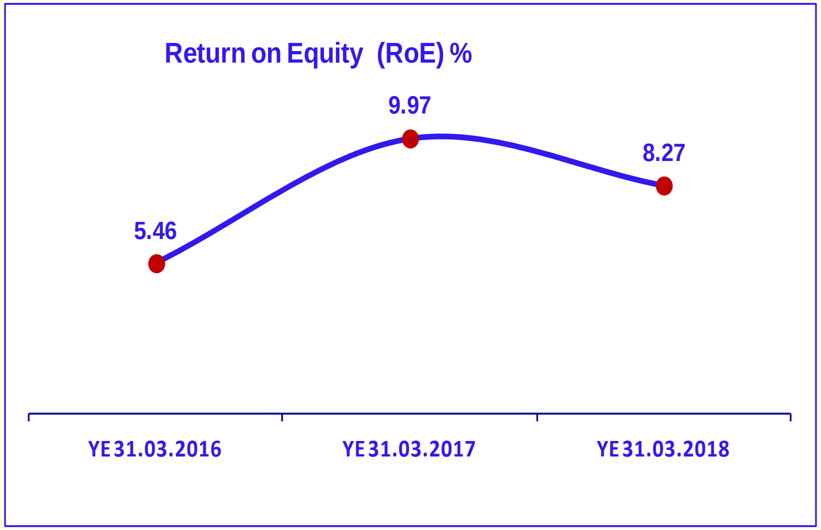
Parameters	Quarter Ended			Year Ended		
	31.03.2017	31.03.2018	Y-o-Y(%)	31.03.2017	31.03.2018	Y-o-Y(%)
Staff Expenses	**514.27**	**548.36**	**6.63**	**1991.49**	**2100.25**	**5.46**
of which : Salary	403.08	437.42	**8.52**	1578.58	1647.06	**4.34**
Contribution for Employees	111.19	110.94	**-0.22**	412.91	453.19	**9.76**
Overheads	385.88	415.90	**7.78**	1365.23	1568.15	**14.86**
of which: Rent, Taxes & Lighting	84.16	76.71	**-8.86**	300.61	299.60	**-0.34**
Depreciation	47.22	64.21	**35.99**	165.71	236.40	**42.66**
Insurance	50.91	59.05	**15.98**	190.99	218.71	**14.51**
Travelling and Halting	20.09	21.86	**8.81**	79.53	76.78	**-3.46**
Postage, Telecommunications	10.84	9.62	**-11.23**	41.02	38.18	**-6.92**
Repairs and Maintenance to Bank's Property	29.66	26.98	**-9.04**	93.60	94.28	**0.73**
Printing and Stationery	9.81	8.56	**-12.76**	29.69	29.60	**-0.30**
Advertisement & Publicity	3.32	4.22	**26.98**	7.36	11.37	**54.48**
Others	129.87	144.70	**11.42**	456.72	563.23	**23.32**
Total Operating Expenses	**900.15**	**964.26**	**7.12**	**3356.72**	**3668.40**	**9.29**

Key Performance Indicators : Performance Ratios

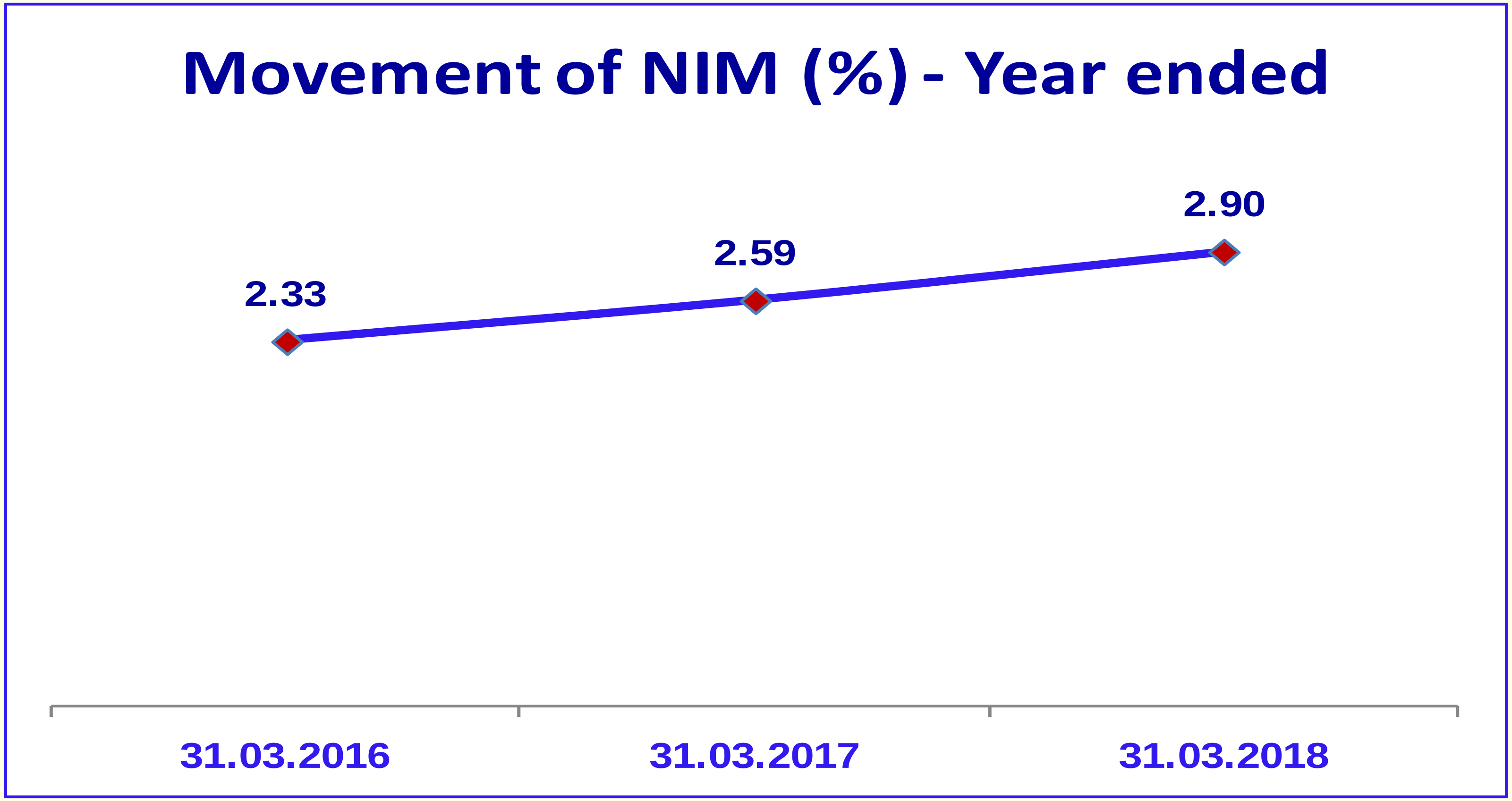






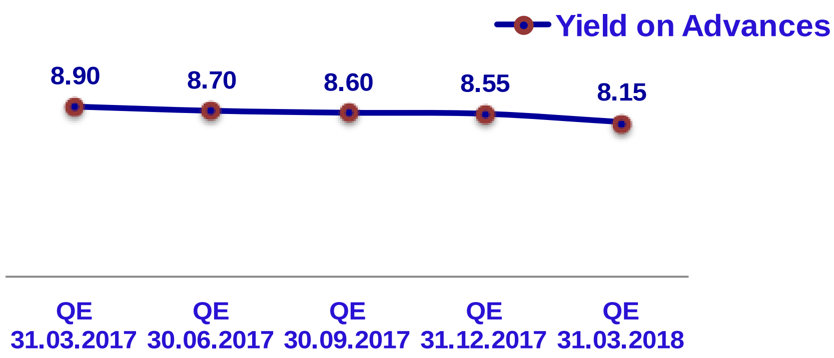


Movement of Net Interest Margin (NIM)

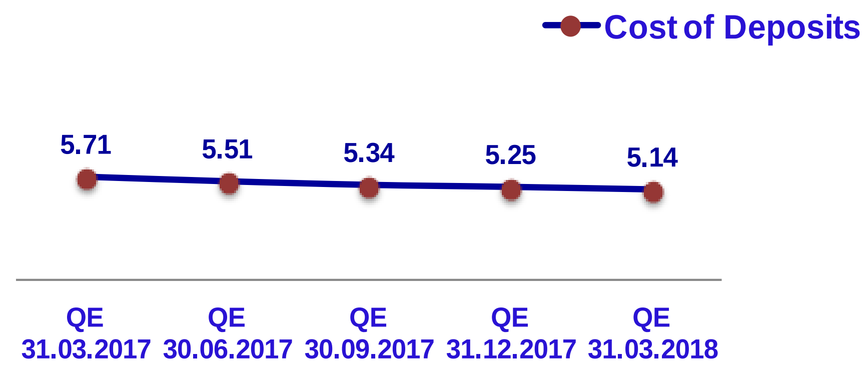


Other Efficiency Ratios

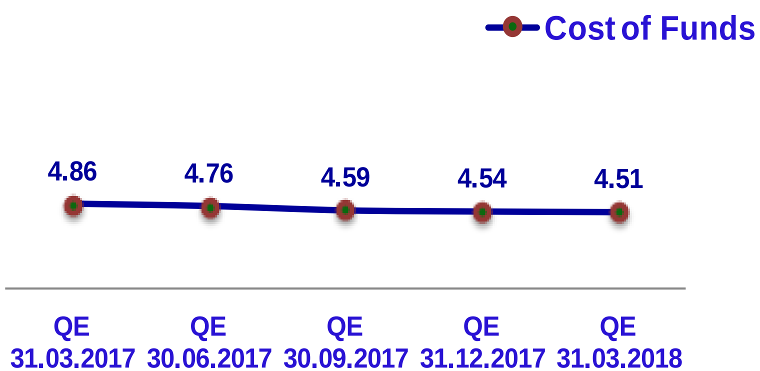
in (%)



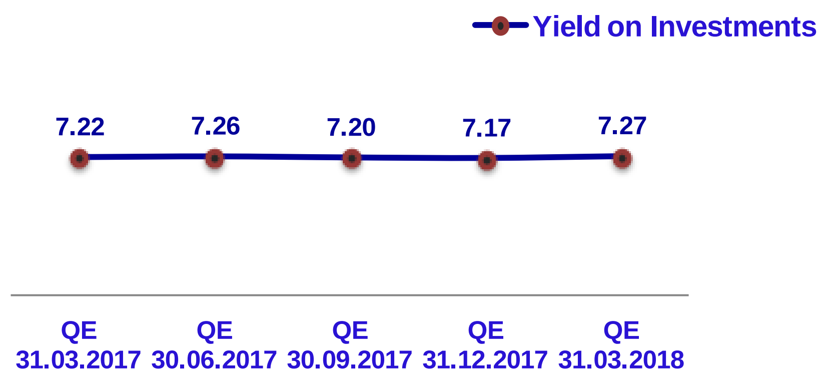
in (%)



in (%)

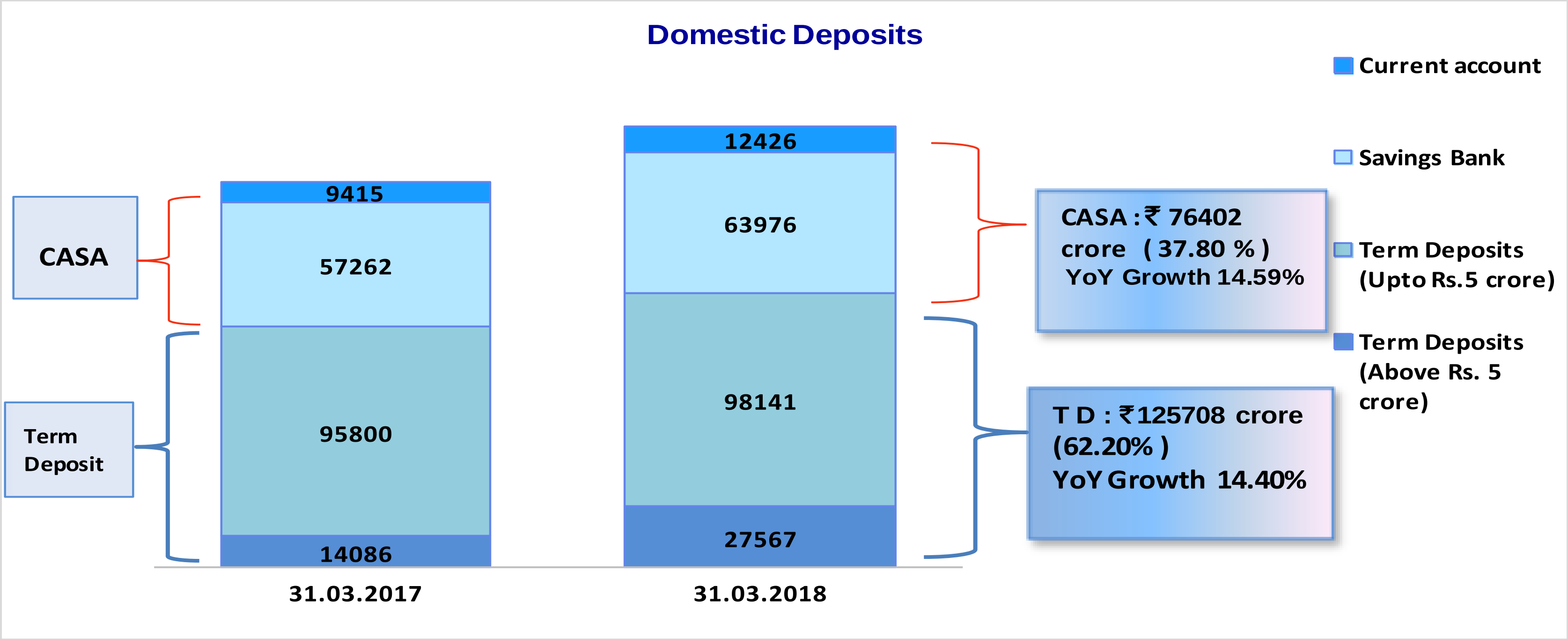


in (%)



Deposits

(₹ in crore)



Parameters	31.03.2017	31.12.2017	31.03.2018	Y-o-Y March 2018	
				Amt	(%)
Global Deposits	182509	206533	208294	25785	14.13
Domestic *	177084	200597	202248	25164	14.21
Overseas	5425	5936	6047	621	11.45

*Includes Inter Bank Deposits

Composition of Advances

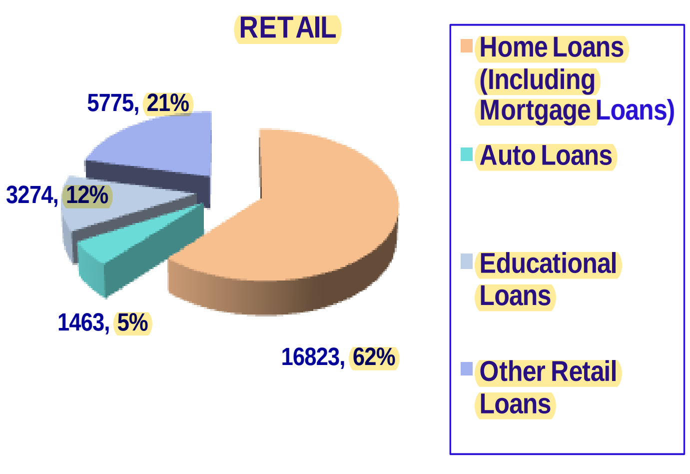
(₹ in crore)

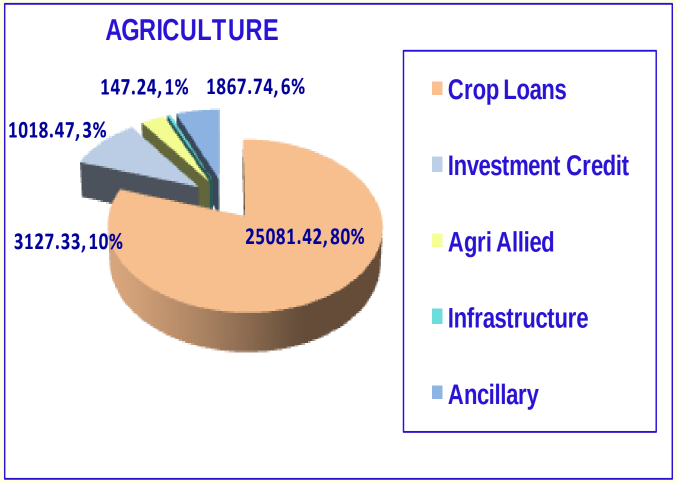
Parameters	Mar-2017	Dec-2017	Mar-2018	% to Gross Credit
Retail, Agriculture & MSME (RAM) Sector	69320	80808	87431	55.87
Non Priority & Non Corporate	5042	3099	3170	2.03
Corporate Sector	52127	62822	65875	42.10
Of which:				
Exposure with PSUs (Without Government Guarantee)	10420	12098	15112	9.66
Exposure with PSUs (with Government Guarantee)	6609	6912	7136	4.56

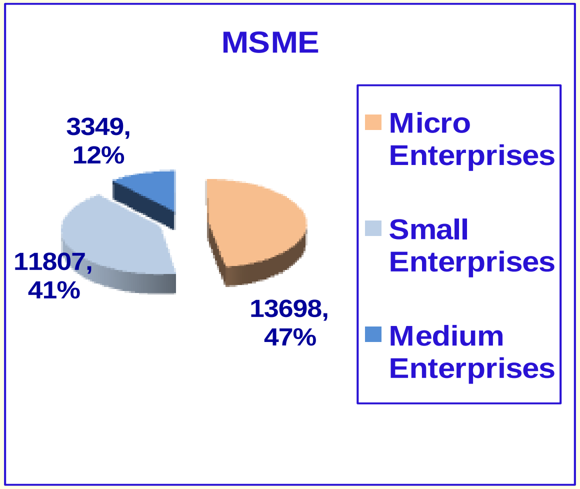
Sectoral distribution of Advances - RAM Sector (Domestic)

As on 31.03.2018

(₹ in crore)







Parameters	31.03.2017	31.12.2017	31.03.2018	YoY Growth (Mar 2018) (%)
Gross Advances-Domestic	**126489**	**146729**	**156477**	24
Retail sector	20636	24476	27335	32
Agriculture sector	24820	29530	31242	26
MSME sector	23864	26802	28854	21
Non Priority/Non Corporate	5042	3099	3170	-37
Total	**74362**	**83907**	**90601**	22
% to Gross Advances	58.79	57.19	57.90	

Portfolio Exposure – Domestic Advances

(₹ in crore)

Parameters	31.03.2017	% share to Gross Advances	31.03.2018	% share to Gross Advances
Infrastructure	21287	16.83	24859	15.89
of which Power	8437	6.67	10148	6.49
Telecom	554	0.44	149	0.09
Roads	5026	3.97	4252	2.72
Other infrastructure	7269	5.75	10311	6.59
Basic Metal	4892	3.87	5831	3.73
of which Iron & Steel	3934	3.11	4824	3.08
Textiles	4268	3.37	4692	3.00
Petroleum, Coal Products & Nuclear Fuels	2535	2.00	2879	1.84
All Engineering	2754	2.18	2896	1.85
Food Processing	3177	2.51	3733	2.39
Chemicals & Chemical Products	755	0.60	1140	0.73
Trade	9949	7.87	6796	4.34
Commercial Real Estate	2631	2.08	3843	2.46
Home Loans	11290	8.93	14178	9.06
Auto Loans	1160	0.92	1463	0.94
Other Retail Loan	8186	6.47	10835	6.92
Agriculture	24820	19.62	31183	19.93
Others (Other Industries/Sectors)	28786	22.76	42148	26.94
Total Domestic Advances	126489	100	156477	100

Power Sector Exposure as on 31.03.2018

(₹ in crore)

Sector	Generation		Distribution		Transmission		NPA		Investment		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	FB	NFB	FB	NFB
Central Government Undertakings	444.32								58.16		502.48	0.00
State Government Undertakings	3711.35	272.89	1173.30	357.79	236.53				787.52		5908.70	630.68
Private Sector	2183.13	467.59	200.00	72.17			2214.39	80.48	74.22		4671.74	620.24
Total	6338.80	740.48	1373.30	429.96	236.53	0.00	2214.39	80.48	919.90	0.00	11082.92	1250.92

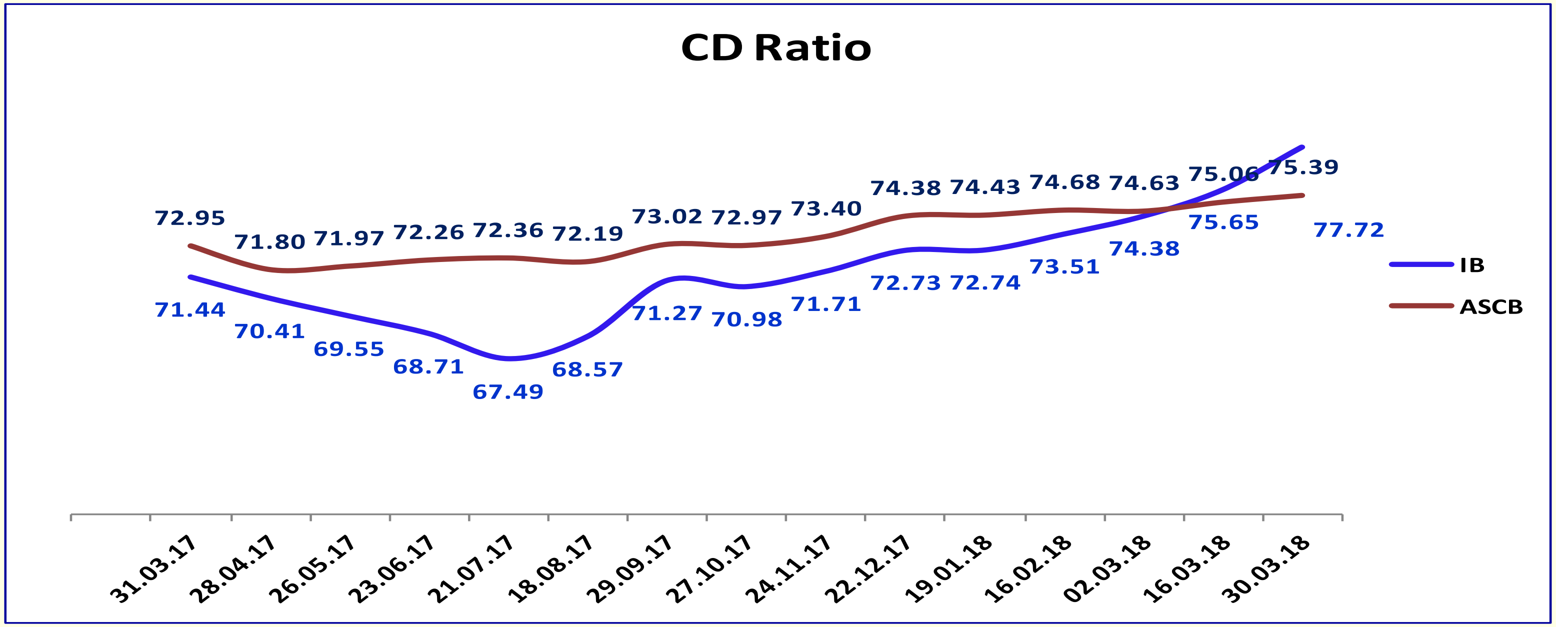
Power Sector Exposure as on 31.03.2018 : State - wise

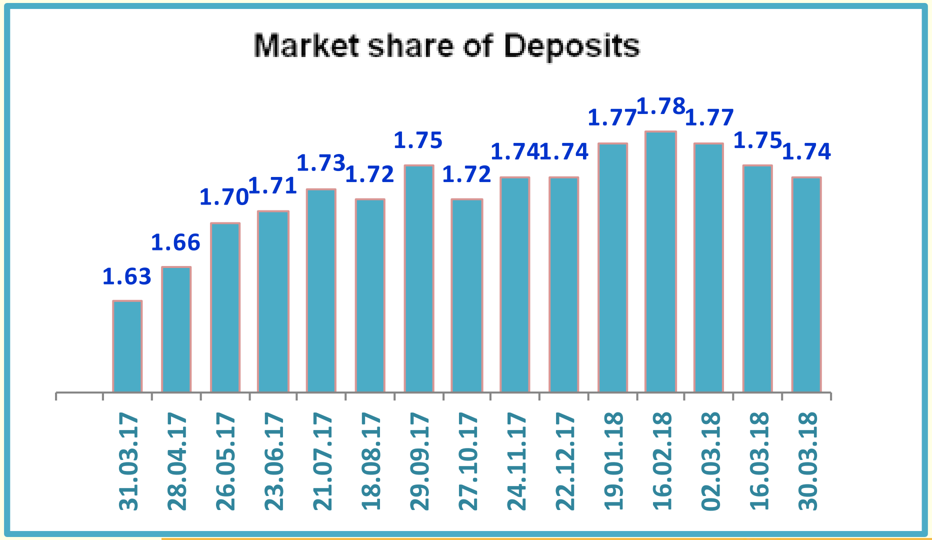
(₹ in crore)

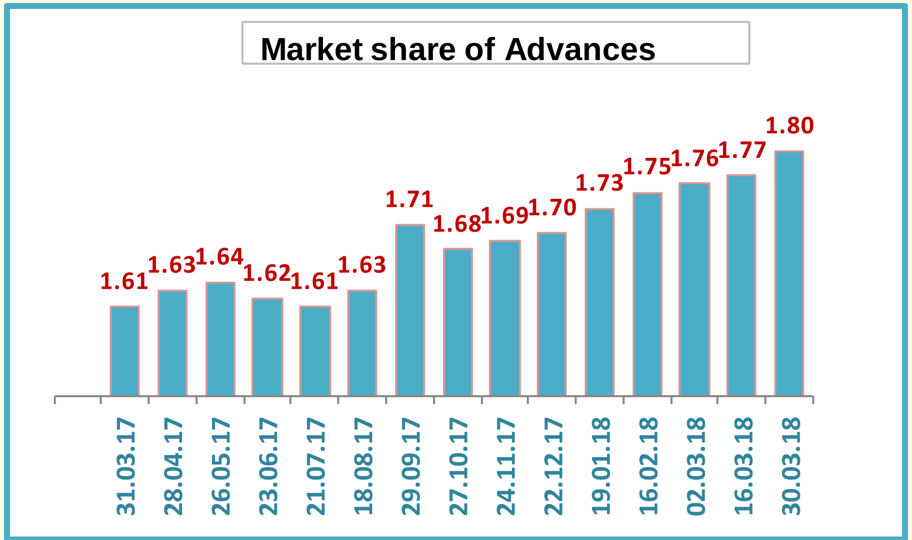
State	State DISCOMs			Other than DISCOMs						Total				Grand Total
				Central / State			Private							
	FRP BONDS	FB	NFB	Invt	FB	NFB	Invt	FB	NFB	FRP BONDS + Invt	FB	Total FB + INV	NFB	(FRP BONDS+Invt+ FB +NFB)
Andhra Pradesh					245.13			510.85			755.98	755.97	0.00	755.98
Assam						9.95					0.00	0.00	9.95	9.95
Chattisgarh								493.09	216.89		493.09	493.08	216.89	709.98
Delhi				58.16	444.33		1.45	255.34	72.17	59.61	699.67	759.28	72.17	831.45
Gujarat		0.02	113.82		0.13			114.98	94.49	0.00	115.13	115.13	208.31	323.44
Haryana	179.15									179.15	0.00	179.15	0.00	179.15
Karnataka					1799.85			11.91			1811.76	1811.75	0.00	1811.76
Madhya Pradesh		30.01						30.45			60.46	60.46	0.00	60.46
Maharashtra					912.97		23.58	57.99		23.58	970.96	994.54	0.00	994.54
Orissa								174.49	27.00		174.49	174.49	27.00	201.49
Punjab		250.00									250.00	250.00	0.00	250.00
Rajasthan	252.79				55.90					252.79	55.90	308.69	0.00	308.69
Tamil Nadu	180.58	864.83	243.94				6.36	706.59	129.18	186.94	1571.42	1758.36	373.12	2131.48
Telangana	175.00	28.43			99.02		42.83			217.83	127.45	345.28	0.00	345.28
Uttar Pradesh											0.00		0.00	0.00
Uttarkhand											0.00		0.00	0.00
West Bengal					834.91	262.94					834.91	834.91	262.94	1097.85
Other States								27.43	0.03		27.43	27.43	0.03	27.46
Total	787.52	1173.29	357.76	58.16	4392.24	272.89	74.22	2383.12	539.76	919.90	7948.65	8868.52	1170.41	10038.96
NPA								2210.44			2210.44	2210.44	0.00	2210.44
Grand Total	787.52	1173.29	357.76	58.16	4392.24	272.89	74.22	4593.56	539.76	919.90	10159.09	11078.96	1170.41	12249.40

FRP Bonds - Financial Restructuring Plan Bonds

CD Ratio & Market share





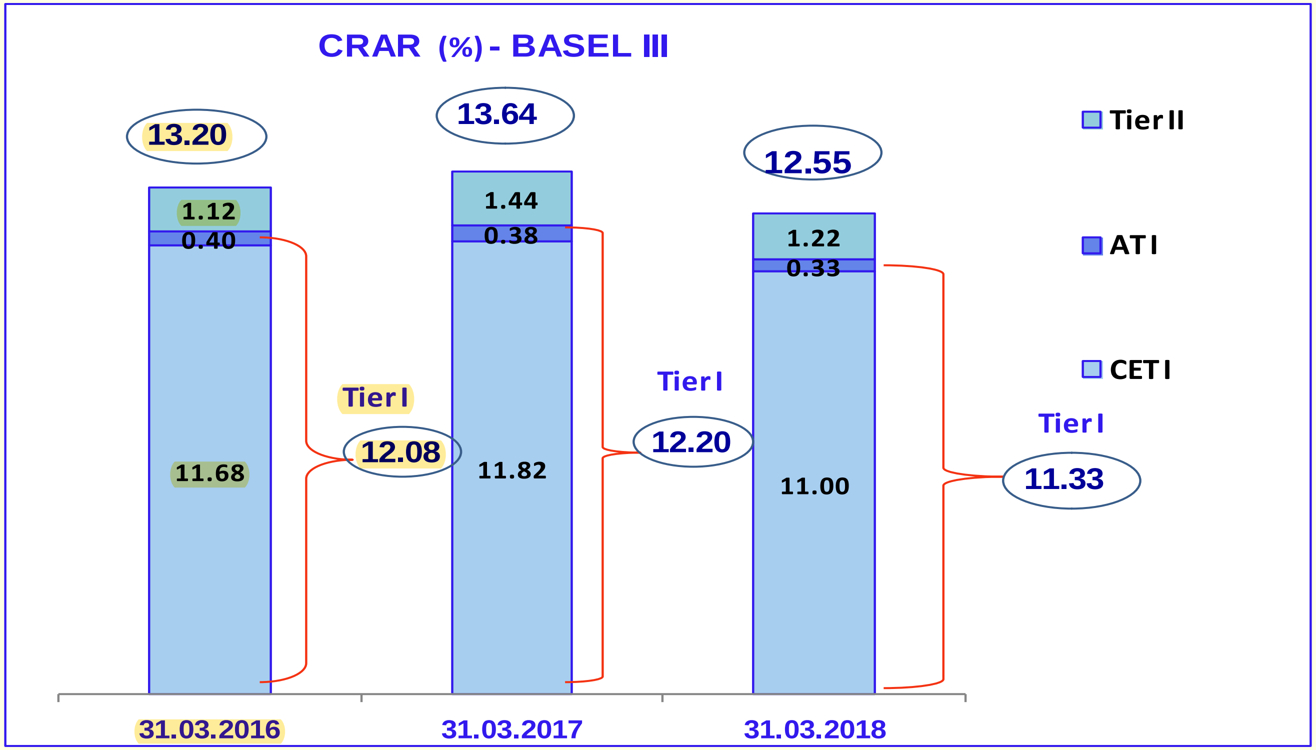


Investments - Domestic

(₹ in crore)

Composition	31.03.2017	31.12.2017	31.03.2018
Central Government Securities	45542	47764	45708
State Government Securities	11210	14323	14984
Other Approved Securities	36	26	26
Debentures & Bonds	8923	8556	8676
Shares	683	852	854
Others	1088	684	984
Gross Domestic Investment (Without netting LAF)	**67482**	**72205**	**71232**
A. SLR	56788	62113	60718
Non SLR	10694	10092	10514
Total	**67482**	**72205**	**71232**
B. Held For Trading (HFT)	354	401	20
Available For Sale (AFS)	27697	33453	33188
Held To Maturity (HTM)	39431	38351	38024
Total	**67482**	**72205**	**71232**
Modified Duration Trading Portfolio(%)	4.92	4.54	4.40

Capital Adequacy

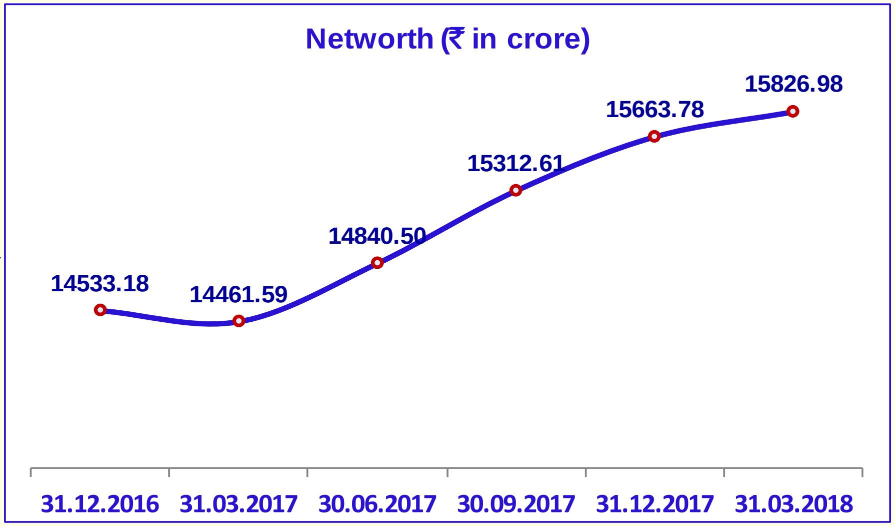


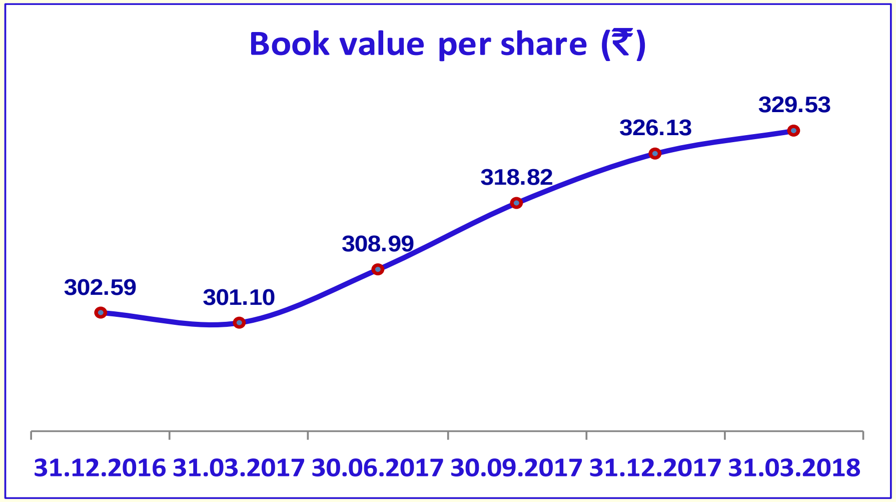
₹ in crore

Year	31.03.2016	31.03.2017	31.03.2018
RWA	124743.79	131436.47	152901.42

Capital - Equity

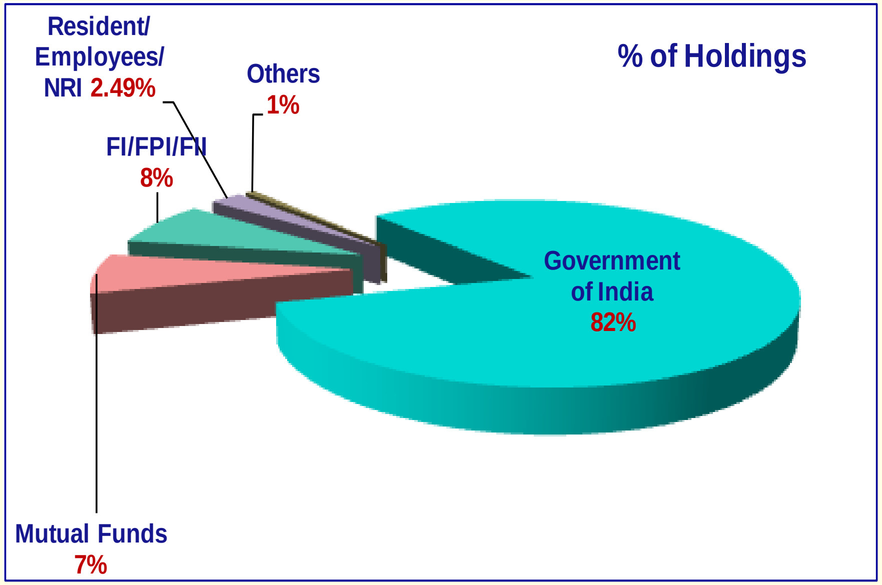
Net worth increased by 9.44 % as on 31.03.2018 over 31.03.2017





Book value per share increased to ₹ 329.53 as on 31.03.2018 from ₹ 301.10 as on 31.03.2017

Shareholding Pattern (as on 31.03.2018)



Pattern of Equity Shareholding	
Shareholder	**%**
Government of India	**81.87**
FI/FPI/FII	**7.89**
Mutual Funds	**7.04**
Resident/Employees/NRI	**2.49**
Others	**0.71**
Corporate Body	0.48
Clearing Member	0.06
Trust	0.02
Bank	0.00
Alternative Inv.Fund	0.15

Balance Sheet - Snapshot

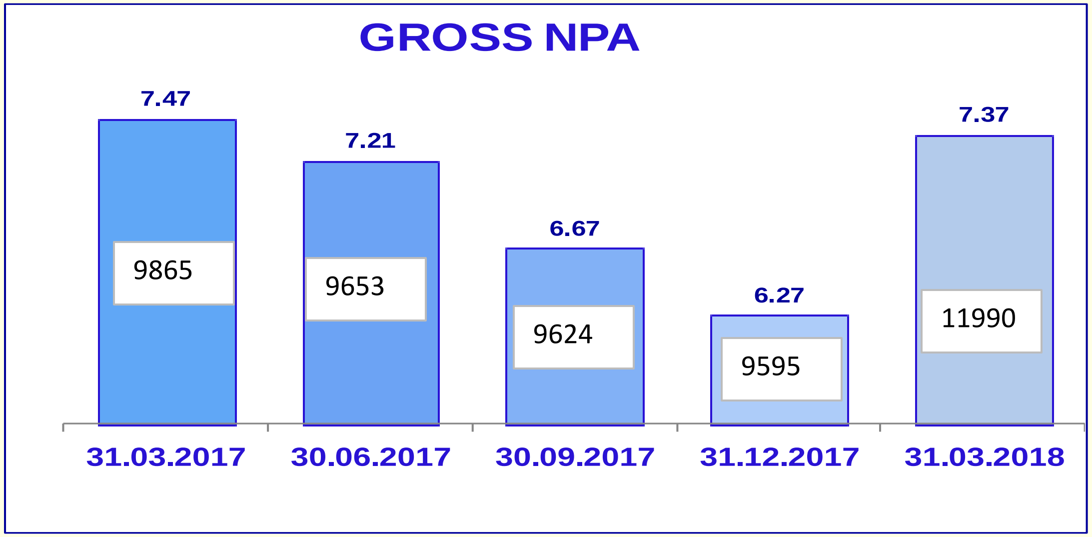
(₹ in crore)

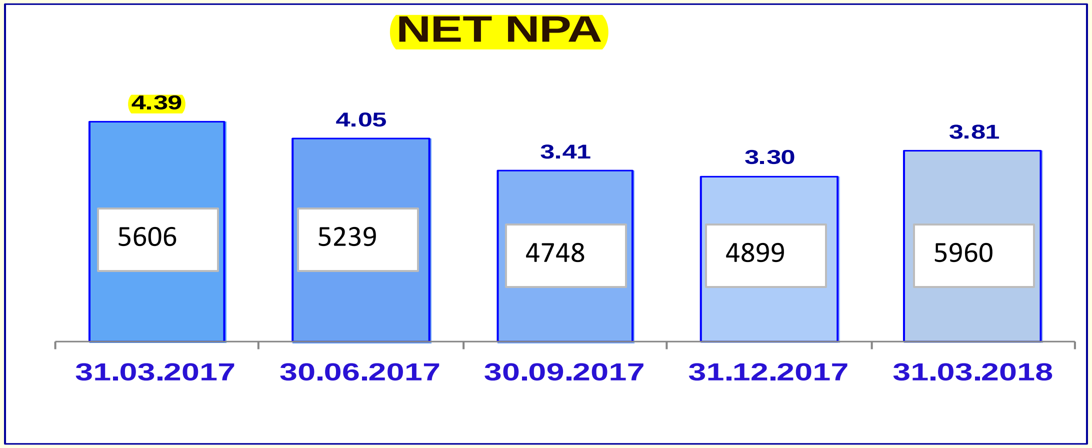
Liabilities	31.03.2017	31.03.2018
Capital	480	480
Reserves & Surplus	16682	17968
Deposits	182509	208294
Borrowings	12637	19760
Other Liabilities & Provisions	5925	6213
Total	218233	252716

Assets	31.03.2017	31.03.2018
Cash & Balance with RBI	5589	10502
Bal. with banks & money at call	4453	2426
Investments	67552	71398
Advances	127699	156569
Fixed Assets	3443	3418
Other Assets	9497	8403
Total	218233	252716

Asset Quality

(₹ in crore)



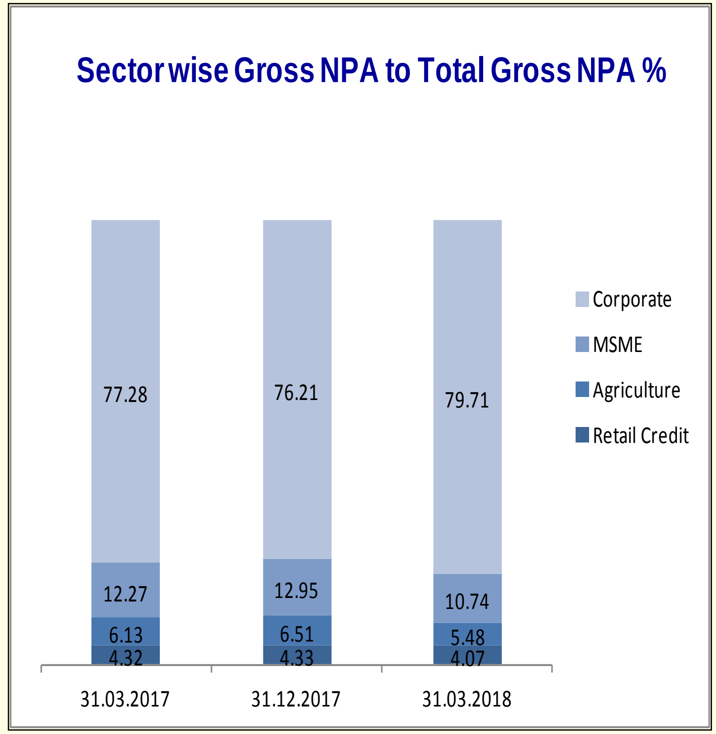


Provision Coverage Ratio (%)				
31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018
58.14	61.65	65.4	64.73	64.27

NPA Position - Sectorwise

(₹ in crore)

Sector	31.03.2017		31.12.2017		31.03.2018	
	GNPA	% to Respective portfolio	GNPA	% to Respective portfolio	GNPA	% to Respective portfolio
Retail Credit	426	2.93	415	1.70	488	2.37
Of which : Home Loan	172	1.52	199	1.52	214	1.27
Education Loan	254	7.93	213	6.63	274	7.36
Agriculture	604	2.43	624	2.11	656	2.01
MSME	1210	6.34	1243	4.64	1288	4.98
Corporate	7625	10.35	7313	10.11	9558	11.45
Total	9865	7.47	9595	6.27	11990	7.37
Priority	2142	4.06	2166	3.35	2303	3.44
Non Priority	7723	9.72	7429	8.35	9688	9.15
Total	9865	7.37	9595	6.27	11990	7.37



NPA Position – Industry wise

(₹ in crore)

Industry	31.03.2017		31.12.2017		31.03.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	3711	75.87	3612	67.16	3794	60.57
Coal and Mining	326	61.14	278	61.59	293	59.47
All Engineering	422	15.35	738	25.97	857	30.18
Textiles	689	16.14	520	11.10	551	11.21
Infrastructure	1643	7.72	1275	5.12	3217	12.59
Of which: Power & Power Discom	1016	12.04	694	6.88	2210	20.98
Construction & Contractors	636	50.85	710	31.82	445	18.88
Other Industries (including other Sectors)	2436	2.67	2463	2.18	2834	2.36
Total	9865	7.47	9595	6.27	11990	7.37

Movement of NPA

(₹ in crore)

Parameters	QE 31.03.2017	QE 31.03.2018	YE 31.03.2017	YE 31.03.2018
Gross NPA opening Balance	9675	9595	8827	9865
ADD:Slippages+Additions	623	3021	3331	5041
Sub-Total	10298	12616	12158	14906
Less:Cash Recovery	172	113	587	575
Less:Upgradation	-34	-108	264	218
Less:Technical Write off + Exchange difference	91	479	1086	1591
Less:Normal Write off	58	22	167	51
Less:Assigned to ARCs	146	119	189	482
Sub-Total	433	626	2293	2916
Gross NPA closing Balance	9865	11990	9865	11990
Provisions	3896	5594	3895	5594
Others (interest Realisable,etc.)	363	437	363	437
Net NPA	5607	5960	5607	5960
Gross NPA%	7.47	7.37	7.47	7.37
Net NPA%	4.39	3.81	4.39	3.81
AUC Recovery	62	72	193	263
Provision Coverage Ratio (%)	58.14	64.27	58.14	64.27

Restructured Assets - Sector Wise

(₹ in crore)

Sector	31.03.2017		31.12.2017		31.03.2018	
	Outstanding	Of which: Standard	Outstanding	Of which: Standard	Outstanding	Of which: Standard
Retail	381	330	300	259	241	208
Of which						
Home Loan	180	172	110	102	89	83
Educational Loan	72	59	58	46	49	35
Agriculture	66	25	36	8	35	4
MSME	323	219	216	158	181	123
Corporate & Others	6546	3747	6292	3577	5648	1743
Total	7316	4322	6844	4002	6106	2079

Restructured Assets - Major Industries

(₹ in crore)

Industry	Outstanding as on 31.03.2018	% share to Total Restructured	Of Which: Standard	% share to Total Standard Restructured
Infra-Power	2664	43.64	573	27.53
of which Power discom - State Govt.	0	0	0	0
Road	753	12.34	503	24.18
Port	0	0.00	0	0.00
Iron & Steel	730	11.96	0	0.00
Contractor	124	2.03	54	2.59
Textiles	38	0.63	26	1.25
Sugar	276	4.53	276	13.29
Chemicals	0	0.00	0	0.00
Edu. Institution	165	2.70	81	3.88
Cement	25	0.41	20	0.96
Engineering	129	2.11	1	0.06
Other Industries	924	15.13	333	16.03
Total of Industries	5829	95.47	1867	89.77
Total Restructured Advances	6106	100.00	2079	100.00

Restructured Assets - Movement

(₹ in crore)

S.No	Details	31.03.2017		31.03.2018	
		No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Year beginning)	9310	6366.23	7587	4322.31
2	Fresh restructuring during the period	219	632.85	3	115.15
3	Upgraded from NPA and continuing as restructured accounts	131	58.91	108	41.06
4	Fresh disbursement less recoveries	-949	-1735.82	-1104	-53.24
5	Total (1+2+3+4)	8711	5322.17	6594	4425.28
6	Account slipped during the period	876	736.10	1006	2169.3
7	Account satisfactorily performed during the period	248	263.76	1186	176.74
8	Total (6+7)	1124	999.86	2192	2346.04
9	Closing balance of Standard restructured accounts (5-8)	7587	4322.31	4402	2079.24

Stressed Assets - Sector wise

(₹ in crore)

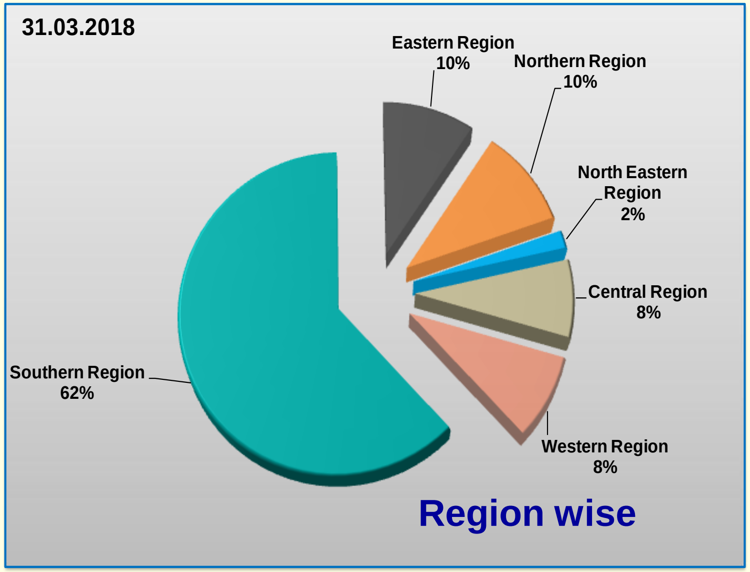
Sector	31.12.2017	31.03.2018				
	Stressed advances % to Respective portfolio	GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	% to Respective portfolio
	A	B	C	D=(B+C)	E	F =D/E %
Retail	2.30	488	208	696	27335	2.55
Of which :Home Loan & Mortgage Loan	2.30	214	83	297	16822	1.76
Agriculture	2.14	656	4	661	31242	2.12
MSME	5.23	1288	123	1411	28854	4.89
Corporate and Others	15.21	9558	1743	11301	69045	16.37
Total	8.88	11990	2079	14069	156476	8.99

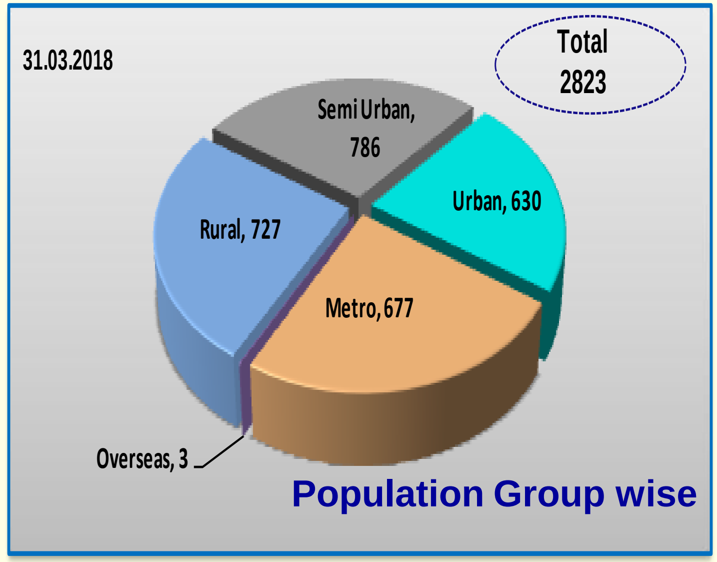
Movement of Stressed Assets

(₹ in crore)

Parameters	31.03.2017	30.09.2017	31.12.2017	31.03.2018
1. Gross Advances	132145	144206	153120	162726
2. Gross NPAs	9865	9624	9595	11990
3. Net NPAs	5606	4748	4899	5960
4. Restructured Standard (as per Revised RBI norms)	4322	4349	4002	2079
5. Total Gross NPA plus Restructrued Standard (2+4)	14187	13973	13597	14069
6. Total Net NPA plus Restructured Standard (3+4)	9928	9097	8900	8039
7. Gross NPA + Restructured Standard to Gross Advances % [5 / 1]%	10.74	9.69	8.88	8.65
8. Net NPA + Restructured Standard to Gross Advances % [6 / 1]%	7.51	6.31	5.81	4.94

Branch Network





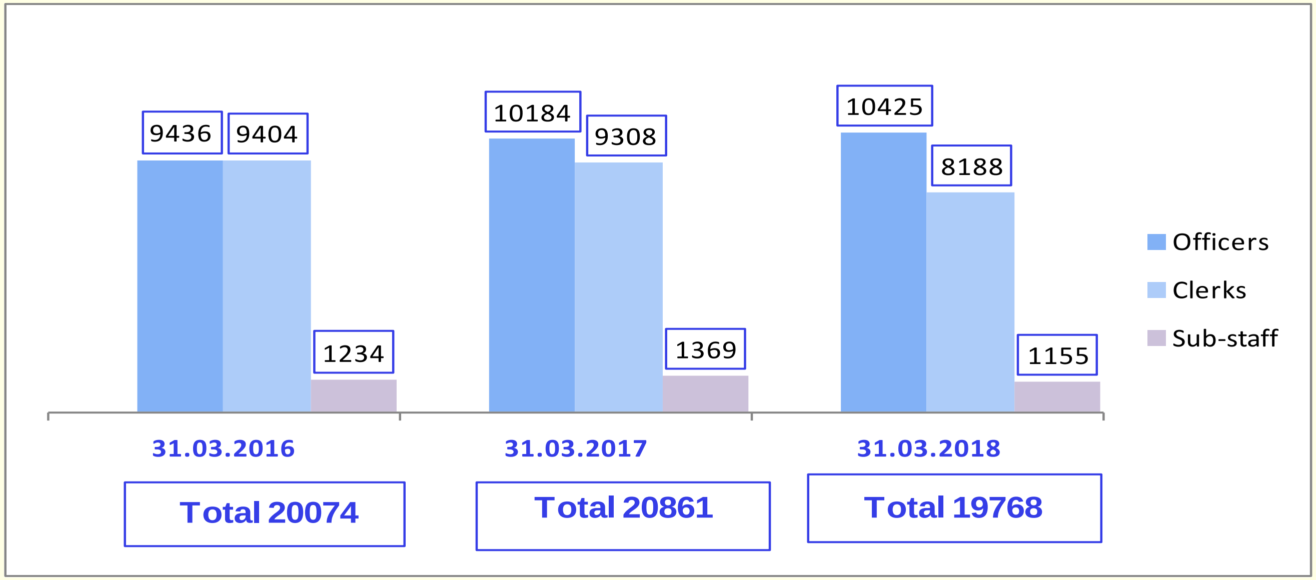
Category	31/03/2016*	31/03/2017	31/03/2018
Rural	740	705	727
Semi-urban	682	732	786
Urban	654	594	630
Metropolitan	486	648	677
Total	**2562**	**2679**	**2820**

PAN India coverage with 2820 Branches and 3 overseas Branches.

*** Branches reclassified population group wise based on 2011 census .**

Head Count & Productivity Ratios

in numbers



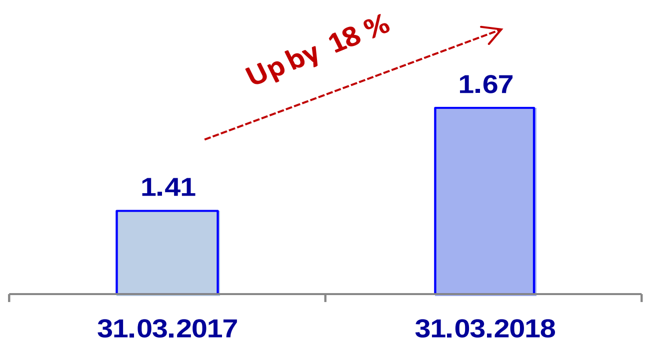
₹ in crore

Parameters	31.03.2016	31.03.2017	31.03.2018
Business Per Employee	15.31	14.88	18.56
Net Profit Per Employee	0.04	0.07	0.06

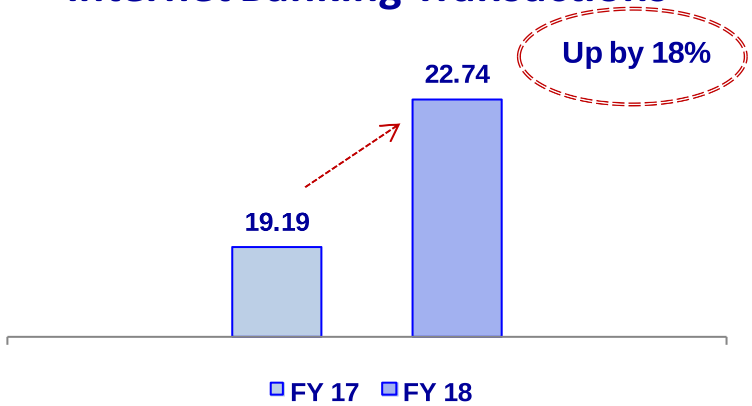
Digital Footprint – Multiple delivery channels

(Mio)

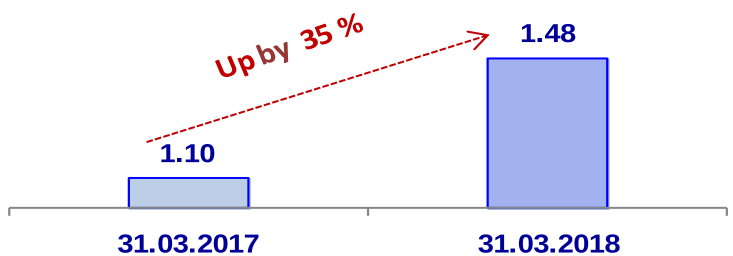
Internet Banking Users



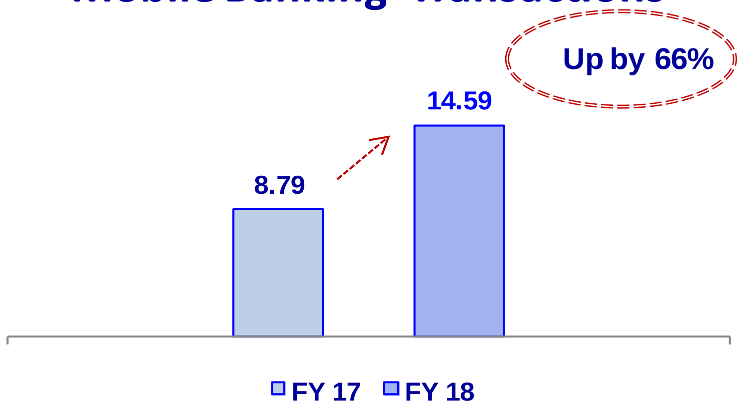
Internet Banking Transactions



Mobile Banking Users

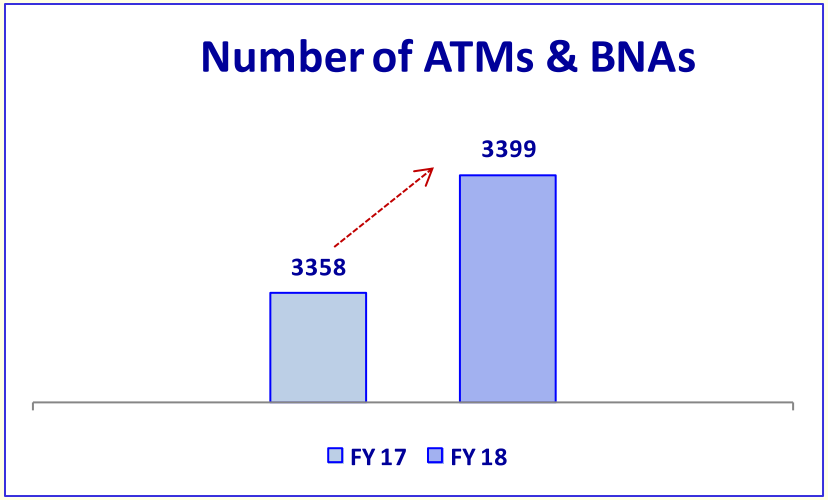


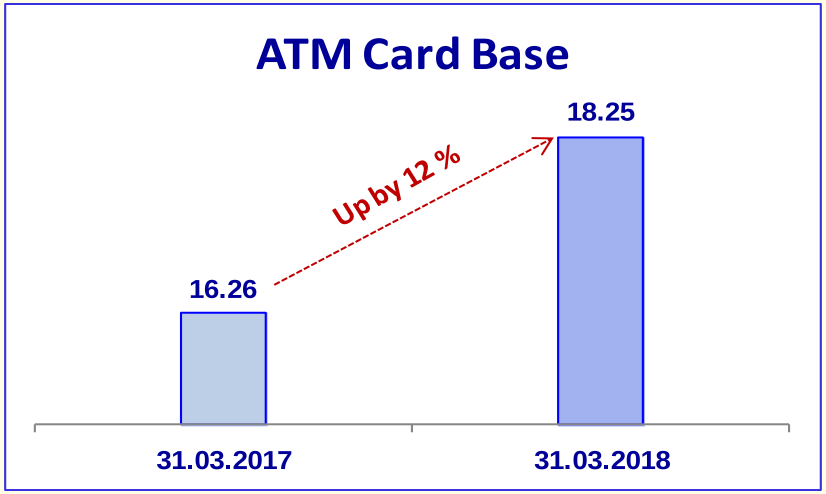
Mobile Banking Transactions

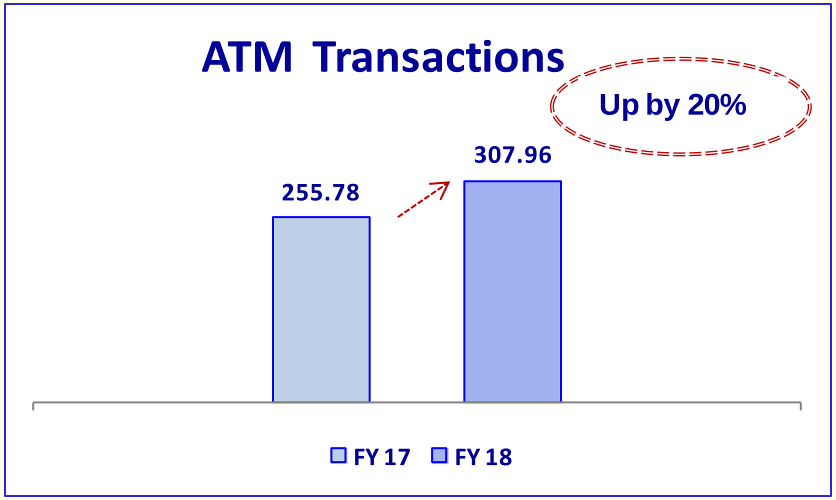


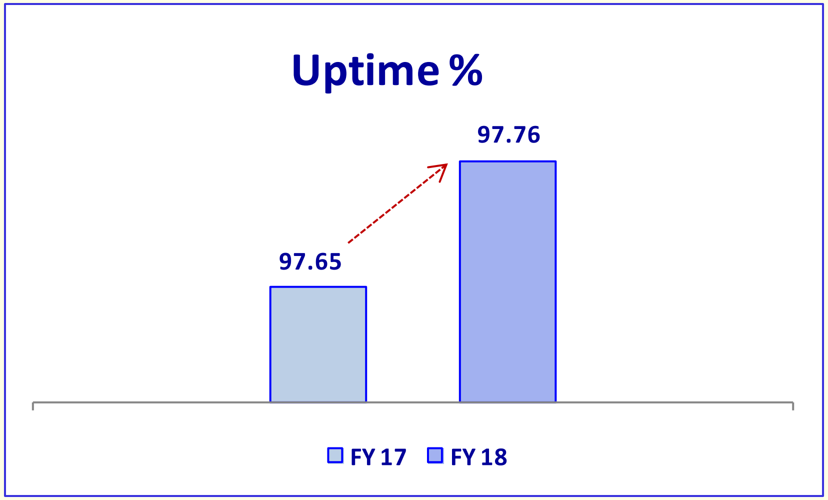
Performance under 24*7 Banking

(Mio)

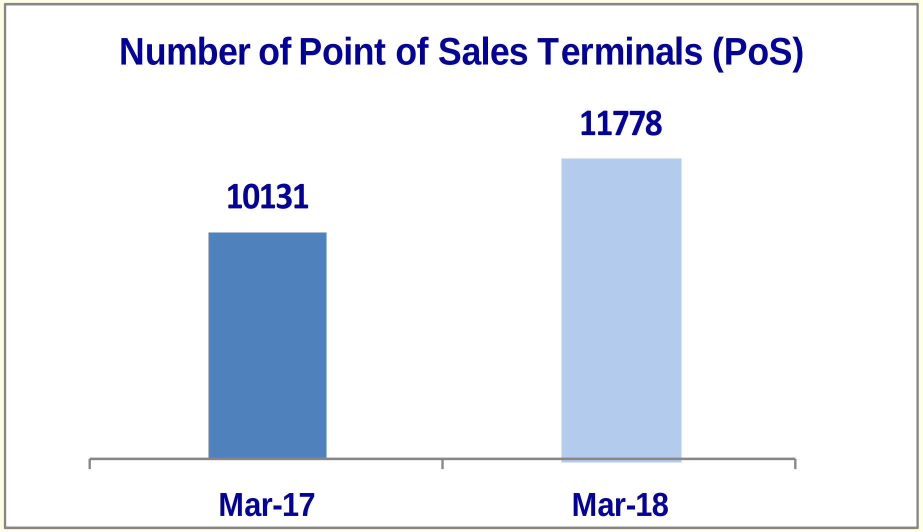




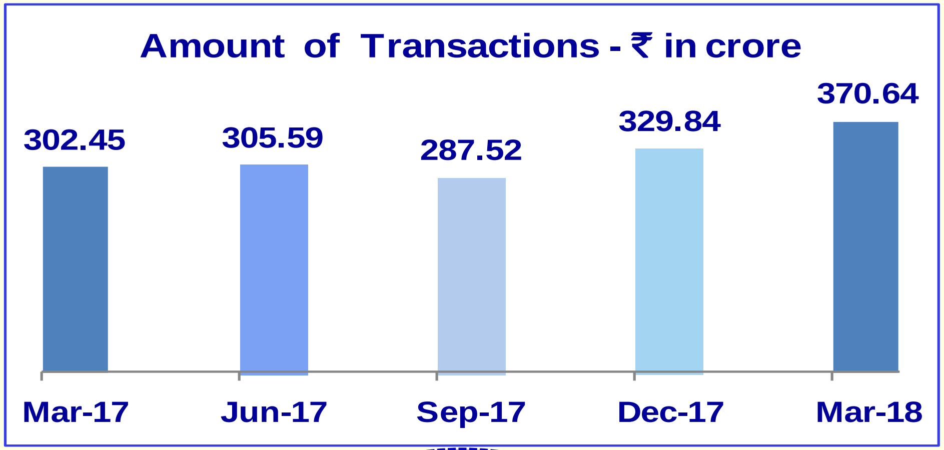


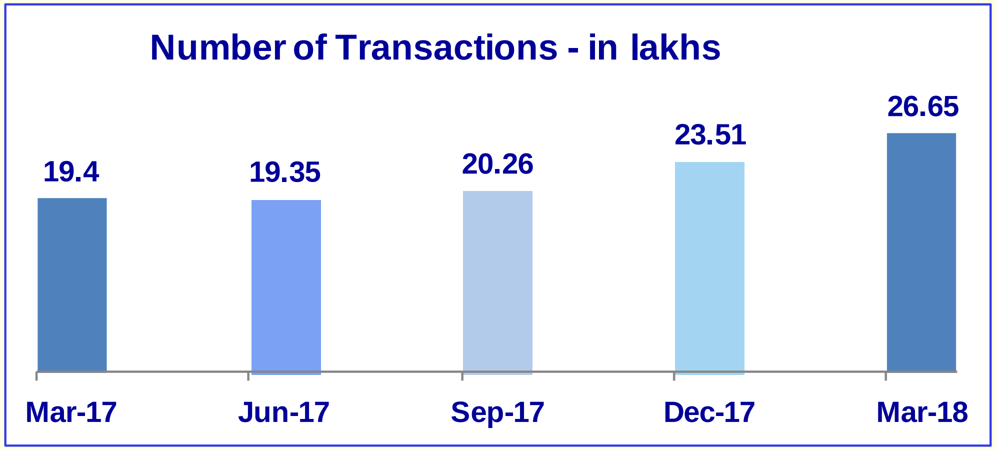


Expanding Footprint



YoY growth 16%





YoY growth 23%

YoY growth 37%

Performance Under Government Schemes

Pradhan Mantri Suraksha Bima Yojana	20.67 lakhs (Policies)
mudra	₹2037.46 crore
Atal Pension Yojana	3.52 lakhs (Enrolments)
Pradhan Mantri Jeevan Jyoti Bima Yojana	9.04 lakhs (Policies)

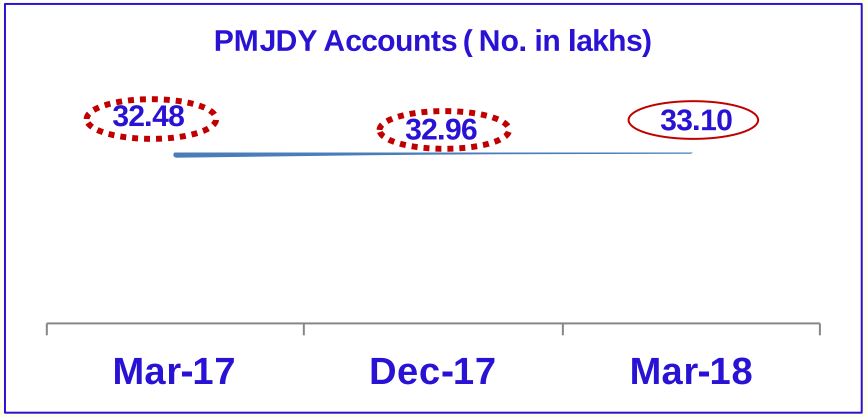
PMJJBY & PMSBY
Performance to Potential (P2P) ratio increased to 79.72% (65.62%-FY16-17)
No:1 amongst all Banks in India

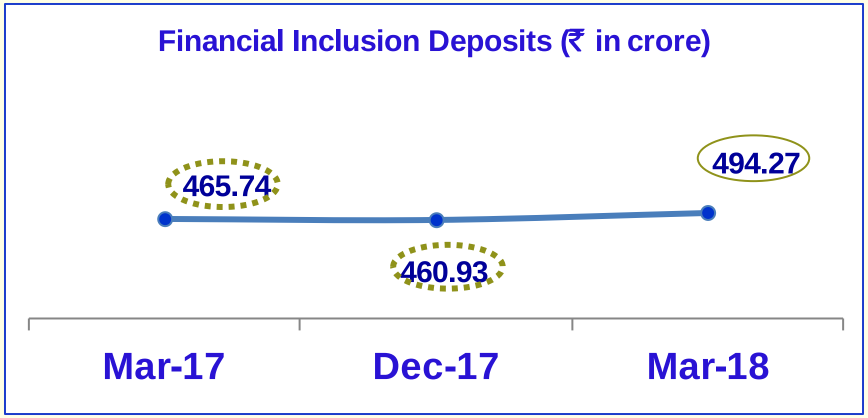
Persistency Ratio during FY 17-18

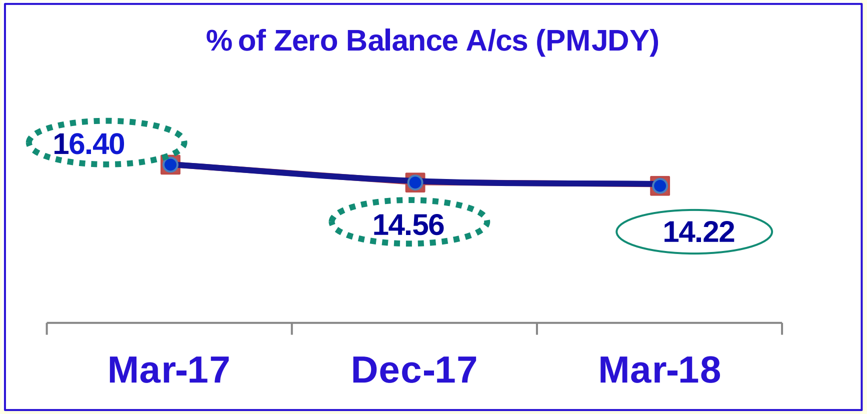
PMJJBY - 88%
PMSBY - 96%
APY - 75.20%

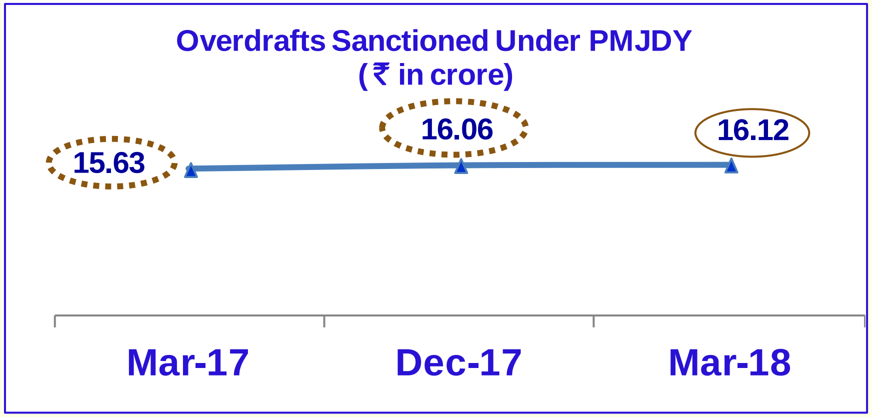
Average APY accounts per branch – 80 during 2017-18 as against the annual target of 70 fixed by the PFRDA

Financial Inclusion (1/2)

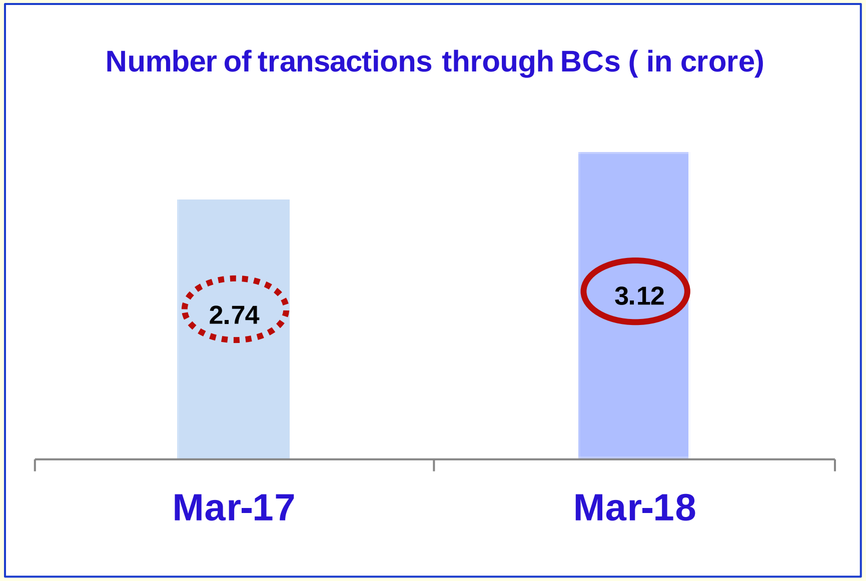


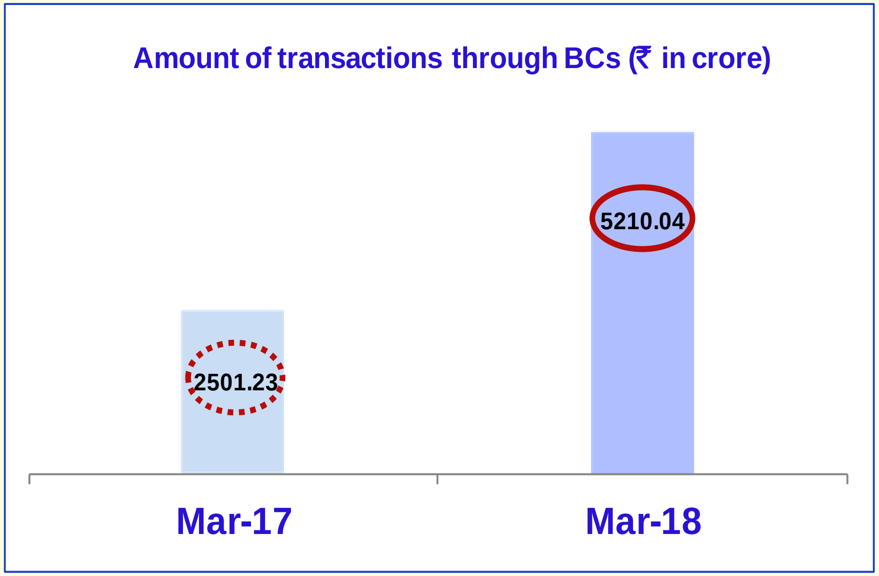






Financial Inclusion (2/2)





Number of Business Correspondents engaged : 2742

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

Awards & Accolades (1/2)

Golden Peacock National Award for Training

The Economic Times Best BFSI Brands 2018.

Social Banks Excellence Awards 2017 – Winner (Best Social Bank) and Runner up (Priority Sector Lending); Services Excellence Awards 2017; INDIA'S SMEs Excellence Award 2017 for 'BEST SME OFFERINGS'.

First Rank – National Award for Excellence in lending to Micro Enterprises during 2015-16 for PSBs from GOI.

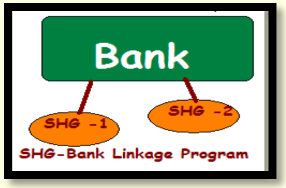
Best Performing RSETI in the country for the year 2017-18 awarded to Indian Bank Self Employment Training Institute (INDSETI), Pondicherry

Excellence in performance under Self Help Groups (SHG) Bank Linkage Programme in Tamil Nadu during the year 2016-17 under Public Sector Commercial Banks category

Awards & Accolades (2/2)

APY Award - "Transformative Leaders Campaign"

"The Third Best Bank at National Level under Public Sector Category for the year 2016-17" : Award from State Forum of Bankers' Clubs, Kerala (SFBCK)



One among the two Public Sector Banks which has credit linked the largest number of SHGs.

Significant contribution in its Initiative for Transparency in the Organisation and for Outstanding Contribution in Vigilance Awareness Initiative.

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