PERFORMANCE ANALYSIS Q2 / H1 2018-19

Table of Contents

Performance - Snapshot

₹ in crore

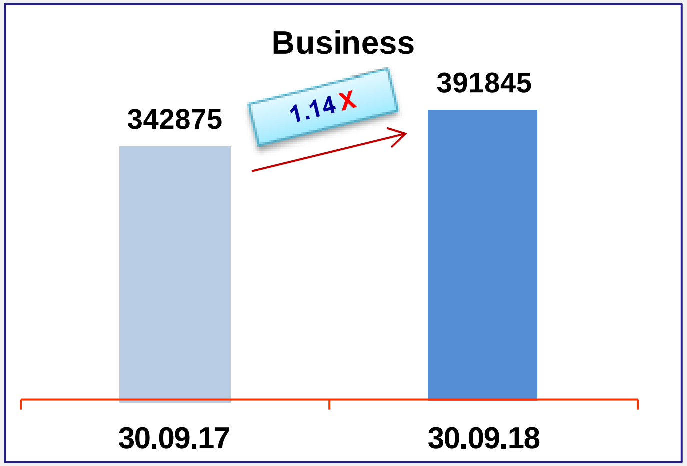
Parameter	30.09.2017	30.09.2018	YOY (%)
Business	342875	391845	14.28 ↑
Deposits	198669	219523	10.50 ↑
Advances	144206	172322	19.50 ↑
CASA	71813	77048	7.29 ↑

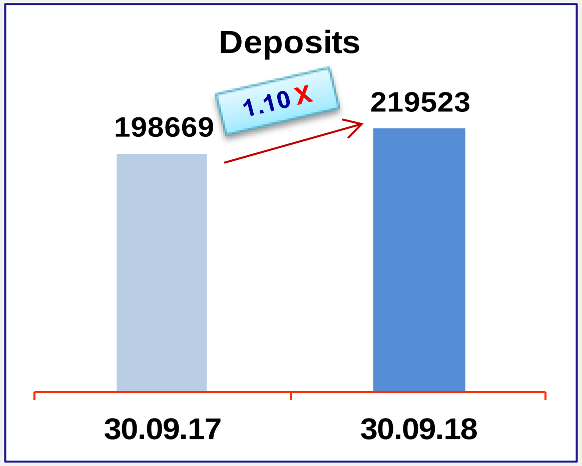
Parameter	Quarter Ended		YoY		Half Year Ended		YoY	
	30.09.2017	30.09.2018			30.09.2017	30.09.2018		
Profitability / Efficiency								
Net Interest Income (₹ in cr)	1543.67	1730.93	12.13	% ↑	3003.15	3537.92	17.81	% ↑
Net Interest Margin (NIM) %	2.85	2.97	12	Bps ↑	2.79	3.04	25	Bps ↑
Net Profit (₹ in cr)	451.54	150.15	-66.75	% ↓	823.95	359.46	-56.37	% ↓
Soundness								
Capital Adequacy Ratio %	13.16	12.73	-43	Bps ↓	13.16	12.73	-43	Bps ↓
Asset Quality								
Gross NPA %	6.67	7.16	49	Bps ↑	6.67	7.16	49	Bps ↑
Net NPA %	3.41	4.23	82	Bps ↑	3.41	4.23	82	Bps ↑
Provision Coverage Ratio %	65.40	60.82	-458	Bps ↓	65.40	60.82	-458	Bps ↓

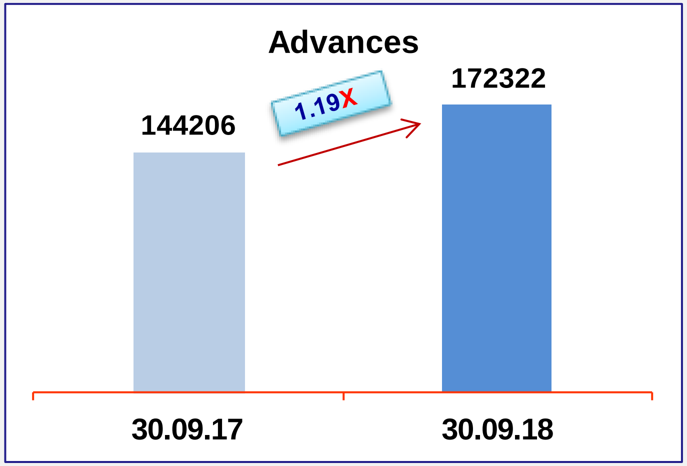
Business - Snapshot

₹ in crore

Parameter	30.09.2017	30.06.2018	30.09.2018	YOY (%)
Global Business	**342875**	**374550**	**391845**	**14.28**
Domestic	331068	362337	378385	14.29
Overseas	11807	12213	13460	14.00
Global Deposits	**198669**	**210170**	**219523**	**10.50**
Domestic	193022	204275	213247	10.48
Overseas	5647	5895	6276	11.14
Global Advances	**144206**	**164381**	**172322**	**19.50**
Domestic	138046	158062	165138	19.63
Overseas	6160	6319	7184	16.62







Net Interest Income (NII) and Operating Profit

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
		30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
1	Interest Income	4159.56	4692.17	4700.84	13.01	8295.54	9393.01	13.23
2	Other income	714.59	439.80	428.32	-40.06	1366.66	868.12	-36.48
2a	Other income excluding profit on sale of investment	452.37	422.62	423.35	-6.42	801.12	845.97	5.60
	Of which :Fee income	275.35	279.12	292.82	6.34	502.36	571.94	13.85
3	**Total Income (1+2)**	**4874.15**	**5131.97**	**5129.16**	**5.23**	**9662.20**	**10261.13**	**6.20**
4	Interest Expenses	2615.90	2885.18	2969.91	13.53	5292.39	5855.09	10.63
5	**Net Interest Income (1-4)**	**1543.66**	**1806.99**	**1730.93**	**12.13**	**3003.15**	**3537.92**	**17.81**
6	Staff Expenses	509.70	554.32	532.04	4.38	1020.69	1086.36	6.43
7	Overheads	372.95	394.91	436.17	16.95	721.12	831.08	15.25
8	**Operating Expenses (6+7)**	**882.65**	**949.23**	**968.21**	**9.69**	**1741.81**	**1917.44**	**10.08**
9	**Total Expenses (4+8)**	**3498.55**	**3834.41**	**3938.12**	**12.56**	**7034.20**	**7772.53**	**10.50**
10	**Operating Profit (3-9)**	**1375.60**	**1297.56**	**1191.04**	**-13.42**	**2628.00**	**2488.60**	**-5.30**
11	**Operating Profit (Excluding Profit on sale of Investments)**	**1113.37**	**1280.38**	**1186.07**	**6.53**	**2062.45**	**2466.45**	**19.59**

Net Profit – Snapshot

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
		30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
1	**Operating Profit**	**1375.60**	**1297.56**	**1191.04**	**-13.42**	**2628.00**	**2488.60**	**-5.30**
2	**Total Provisions**	**924.05**	**1088.24**	**1040.90**	**12.65**	**1804.05**	**2129.14**	**18.02**
	of which:							
	Loan loss	633.36	456.60	752.48	18.81	1315.29	1209.08	-8.08
	Depreciation on investments	38.82	648.09	326.00		23.67	974.09	
	Standard advances	86.77	-38.24	-23.91		122.81	-62.15	
	Income-tax	179.50	58.68	36.57		343.93	95.25	
	Others	-14.40	-36.89	-50.24		-1.65	-87.13	
3	**Net Profit (1-2)**	**451.55**	**209.32**	**150.14**	**-66.75**	**823.95**	**359.46**	**-56.37**

Interest Income / Expenses and NII

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
		30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
1	Interest on loans	2902.33	3379.54	3392.03	16.87	5730.21	6771.57	18.17
2	Interest on investments	1210.45	1289.84	1277.25	5.52	2473.82	2567.09	3.77
3	Other sundry interest	46.78	22.79	31.56	-32.54	91.51	54.35	-40.61
4	**Total Interest Income (1+2+3)**	**4159.56**	**4692.17**	**4700.84**	**13.01**	**8295.54**	**9393.01**	**13.23**
5	Interest on deposits	2532.45	2613.04	2707.91	6.93	5054.28	5320.95	5.28
6	Interest on borrowings	83.45	272.14	262.00	213.96	238.11	534.14	124.32
7	**Total Interest Expenditure (5+6)**	**2615.90**	**2885.18**	**2969.91**	**13.53**	**5292.39**	**5855.09**	**10.63**
8	**Net Interest Income (NII) (4-7)**	**1543.66**	**1806.99**	**1730.93**	**12.13**	**3003.15**	**3537.92**	**17.81**

Other Income

₹ in crore

Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
	30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
(A) Other Income (B+ C)	714.59	439.80	428.32	-40.06	1366.66	868.12	-36.48
Of which (B) Profit on sale of investment	262.22	17.18	4.97	-98.10	565.54	22.15	-96.08
(C) Recovery in written off accounts	66.60	24.85	29.01	-56.44	119.98	53.86	-55.11
(D) Other income excluding profit on sale of investment & Recovery in Written off Accounts	385.77	397.77	394.34	2.22	681.14	792.11	16.29
of which (a) Fee Income	275.35	279.12	292.82	6.34	502.36	571.94	13.85
(b) Forex Income	67.92	46.01	45.19	-33.47	125.92	91.20	-27.57
(c) Dividend Income	5.39	0.80	5.00	-7.24	7.50	5.80	-22.67
(d) Misc Income	37.11	71.84	51.33	38.32	45.36	123.17	171.54
Of which : PSLC Commission	22.22	50.14	22.17	-0.23	22.22	72.31	225.43

Fee Income

₹ in crore

Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
	30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
Fee Income	**275.35**	**279.12**	**292.82**	**6.34**	**502.36**	**571.94**	**13.85**
Of which							
Loan processing charges	47.50	43.21	39.52	-16.80	89.78	82.73	-7.85
Commission on Government business	10.42	6.93	14.29	37.14	20.59	21.22	3.06
Commission on LC/BG	30.42	29.14	33.43	9.89	66.67	62.57	-6.15
Transaction fees	99.89	112.33	107.05	7.17	172.87	219.38	26.90
Cross selling	3.12	1.63	4.79	53.53	7.24	6.41	-11.46
Misc fee Income	84.00	85.88	93.74	11.60	145.21	179.63	23.70

Operating expenses

₹ in crore

S No	Components	Quarter Ended			Y-o-Y (%)	Half Year Ended		Y-o-Y (%)
		30.09.2017	30.06.2018	30.09.2018		30.09.2017	30.09.2018	
1	**Staff Expenses**	**509.70**	**554.32**	**532.04**	**4.38**	**1020.69**	**1086.36**	**6.43**
	Of which : i) Salary	391.31	435.58	449.39	14.84	793.41	884.97	11.54
	ii) Contribution for Employees	118.39	118.74	82.65	-30.19	227.28	201.39	-11.39
2	**Overheads**	**372.95**	**394.91**	**436.17**	**16.95**	**721.12**	**831.08**	**15.25**
	Of which: Rent, Taxes & Lighting	69.40	64.61	80.19	15.55	153.91	144.80	-5.92
	Depreciation	40.87	57.55	65.74	60.85	75.39	123.29	63.54
	Insurance	50.83	68.70	58.53	15.15	101.17	127.23	25.76
	Travelling and Halting	17.11	11.06	18.31	7.01	28.09	29.37	4.56
	Postage, Telecommunications etc.	7.14	12.33	13.16	84.31	16.64	25.49	53.19
	Repairs and Maintenance to Bank's property	26.61	21.49	23.25	-12.63	49.77	44.74	-10.11
	Printing and Stationery	7.22	6.40	7.64	5.82	13.94	14.04	0.72
	Advertisement & Publicity	2.42	0.92	0.86	-64.46	3.21	1.78	-44.55
	Others	151.35	151.85	168.49	11.32	279.00	320.34	14.82
3	**Total Operating Expenses (1+2)**	**882.65**	**949.23**	**968.21**	**9.69**	**1741.81**	**1917.44**	**10.08**

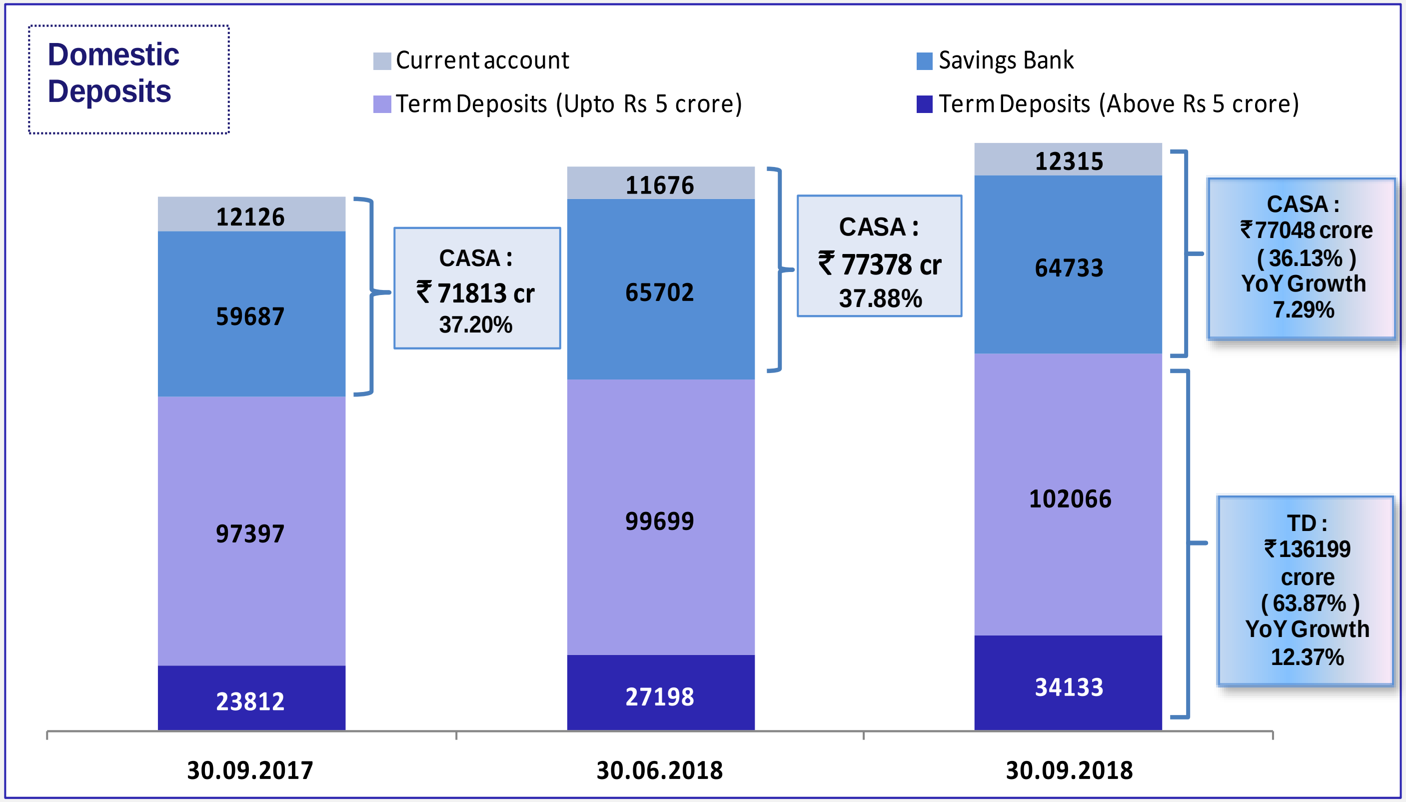
Performance Ratios

% Annualized

Parameters	Quarter Ended			Half Year Ended	
	30.09.2017	30.06.2018	30.09.2018	30.09.2017	30.09.2018
Cost of Deposits	5.34	5.15	5.24	5.43	5.19
Cost of Funds	4.59	4.57	4.60	4.67	4.59
Yield on Advances	8.60	8.57	8.40	8.66	8.47
Return on Assets (RoA)	0.79	0.33	0.23	0.73	0.28
Net Interest Margin (NIM)					
Global	2.85	3.09	2.97	2.79	3.04
Domestic	2.92	3.14	3.01	2.85	3.10
Return on Investments (Domestic)	8.60	7.21	7.13	8.75	7.17
Return on Average Networth (RoE)	11.98	5.25	3.71	11.08	4.48
Earnings per Share (₹)	37.61	17.43	12.51	34.31	14.97
Book Value per Share (₹)	318.82	334.68	339.17	318.82	339.17
Business per Employee (₹ in crore)	16.72	18.99	19.29	16.72	19.29
Business per Branch (₹ in crore)	127.08	132.73	138.46	127.08	138.46

Deposits

₹ in crore



Deposits	30.09.2017	30.06.2018	30.09.2018	Y-o-Y Growth	
				Amt	(%)
Global	198669	210170	219523	20854	10.50
Domestic	193022	204275	213247	20225	10.48
Overseas	5647	5895	6276	629	11.14

Advances (Domestic)

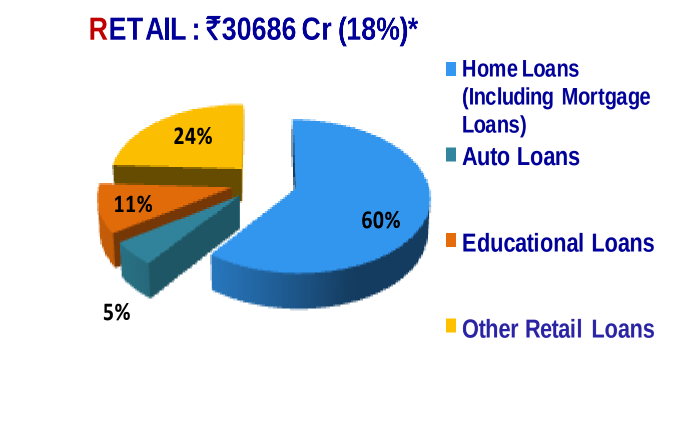
₹ in crore

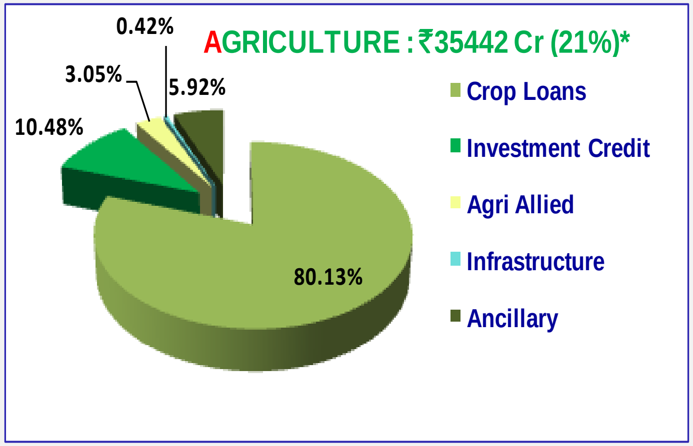
Composition	30.09.2017	% to Gross Advances	30.06.2018	% to Gross Advances	30.09.2018	% to Gross Advances
RAM Sector - Retail, Agriculture & MSME	**77782**	**56.35**	**91179**	**57.69**	**96902**	**58.68**
Corporate Sector	**60264**	**43.65**	**66883**	**42.31**	**68236**	**41.32**
Of which: **(A) NBFC**	**11808**	**8.55**	**16968**	**10.73**	**20477**	**12.40**
(i) NBFC - PSUs	262	0.19	609	0.39	73	0.04
(ii) NBFC - HFC	3694	2.68	4905	3.10	7378	4.47
(iii) NBFC- MFI	581	0.42	574	0.36	698	0.42
(iv) NBFCs -Others	7271	5.27	10880	6.88	12328	7.47
(B) Exposure to PSUs	**17912**	**12.98**	**18682**	**11.82**	**20413**	**12.36**
(C) Exposure to Other Corporates	**30544**	**22.13**	**31233**	**19.76**	**27346**	**16.56**

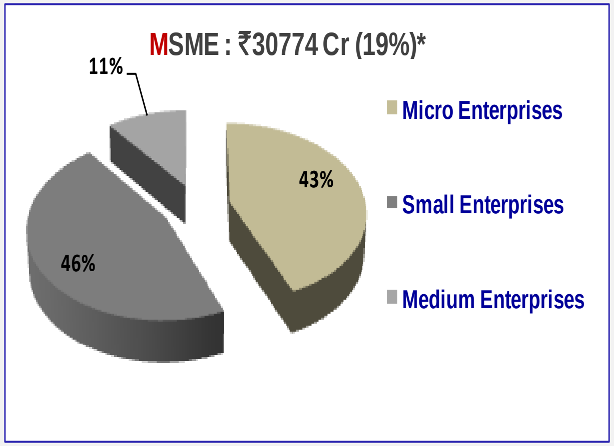
Sectoral distribution of Advances - RAM Sector (Domestic)

As on 30.09.2018

₹ in crore







* % to Gross Domestic Advances

Details	30.09.2017	30.06.2018	30.09.2018	YoY (%)
Gross Advances-Domestic	**138046**	**158062**	**165138**	19.63
Retail sector	24374	29169	30686	25.90
Agriculture sector	27796	32135	35442	27.51
MSME sector	25612	29874	30774	20.16
Total (RAM)	**77782**	**91179**	**96902**	24.58
RAM % to Gross Advances	56.35	57.69	58.68	--

Portfolio Exposure – Domestic Advances

₹ in crore

Sector	30.09.2017	% share to Gross Advances	30.09.2018	% share to Gross Advances
Infrastructure	23268	16.86	23908	14.48
Of which Power	9484	6.87	9210	5.58
Telecom	489	0.35	105	0.06
Roads	4874	3.53	4102	2.48
Other infrastructure	8421	6.10	10493	6.35
Basic Metal	5173	3.75	4567	2.77
Of which Iron & Steel	4035	2.92	3594	2.18
Textiles	4660	3.38	4387	2.66
Petroleum, Coal Products & Nuclear Fuels	2602	1.88	2437	1.48
All Engineering	2743	1.99	3123	1.89
Food Processing	3580	2.59	4007	2.43
Chemicals & Chemical Products	952	0.69	1330	0.81
Trade	3641	2.64	7281	4.41
Commercial Real Estate	4921	3.56	3981	2.41
Home Loans	12370	8.96	15620	9.46
Auto Loans	1258	0.91	1554	0.94
Other Retail Loan	10746	7.78	13512	8.18
Agriculture	27796	20.14	35441	21.46
NBFC	11808	8.55	20477	12.40
Others (Other Industries/Sectors)	22528	16.32	23513	14.24
Total Domestic Advances	138046	100	165138	100

Power Sector Exposure

₹ in crore

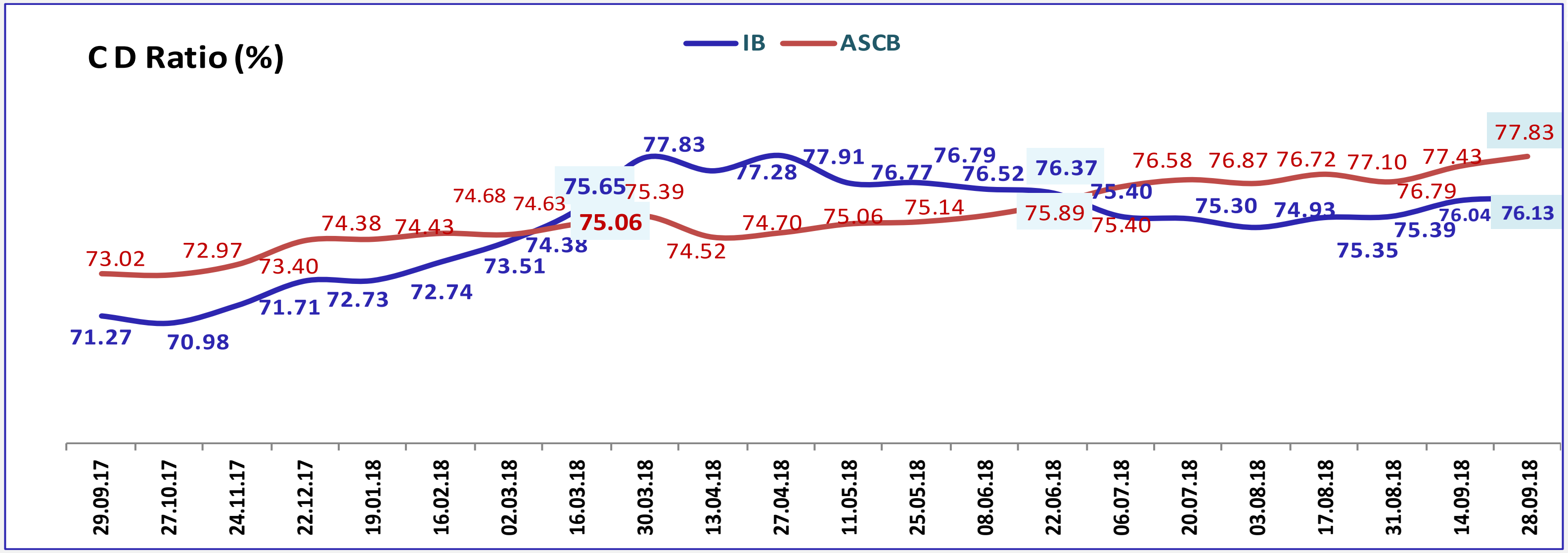
Sector	As on 30.09.2018											
	Generation		Distribution		Transmission		NPA*		Investment		Total Exposure	
	FB	NFB	FB	NFB	FB	NFB	FB	NFB	STD	NPA	FB	NFB
Central Government Undertakings	453.70								83.04		536.74	0.00
State Government Undertakings	3263.68	269.49	1217.11	363.59	125.94				606.94		5213.67	633.08
Private Sector	2092.77	503.38	201.38	61.37			1873.34		23.58	49.19	4240.26	564.75
Total	5810.15	772.87	1418.49	424.96	125.94	0.00	1873.34	0.00	713.56	49.19	9990.67	1197.83

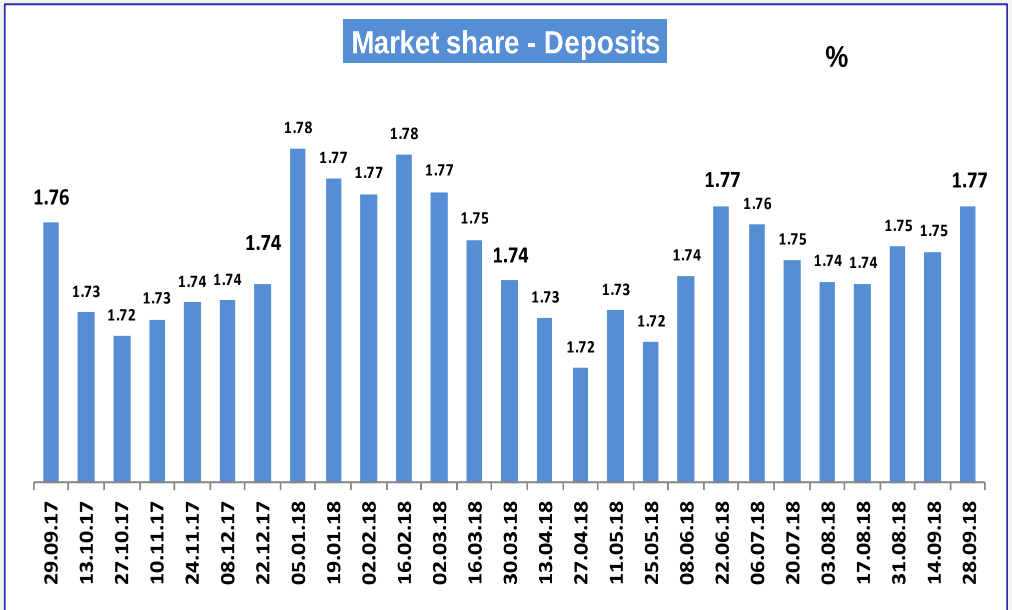
Power Sector Exposure : State – wise

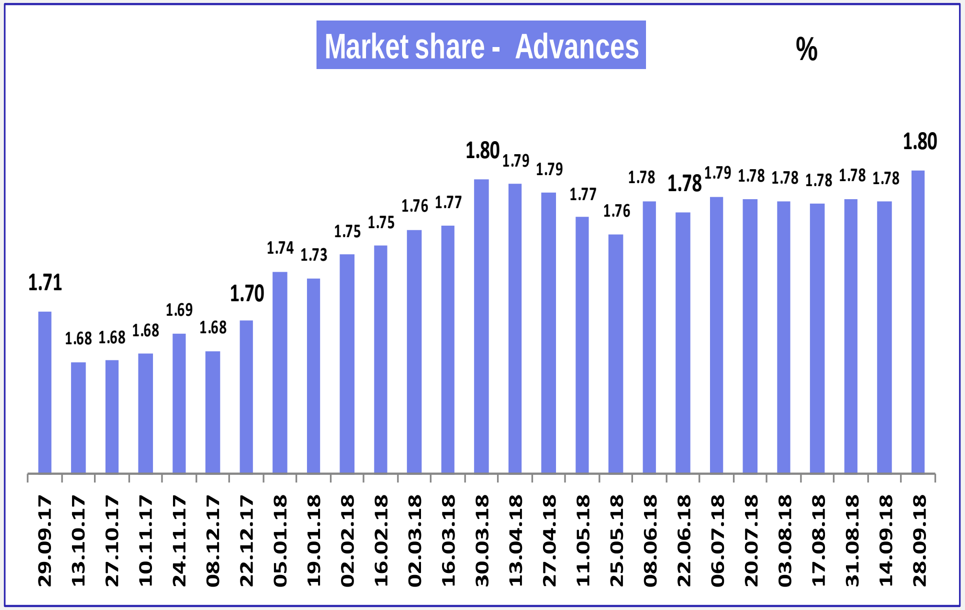
₹ in crore

State	State DISCOMs	Generation & Transmission		Total
		Central/State	Private	
As on 30.09.2018				
1	2	3	4	5
Andhra Pradesh	0.00	119.68	555.53	675.21
Assam	0.00	6.55	0.00	6.55
Chattisgarh	0.00	0.00	739.98	739.98
Delhi	0.00	484.27	317.28	801.55
Gujarat	181.39	0.02	153.58	334.99
Haryana	179.15	0.00	0.00	179.15
Karnataka	0.00	1883.03	11.49	1894.52
Madhya Pradesh	49.86	411.39	29.78	491.03
Maharashtra	0.00	0.00	80.56	80.56
Orissa	0.00	0.00	198.69	198.69
Punjab	251.72	0.00	0.00	251.72
Rajasthan	252.79	52.46	0.00	305.25
Tamil Nadu	1069.85	0.00	636.49	1706.34
Telangana	202.88	90.70	0.00	293.58
Uttar Pradesh	0.00	0.00	0.00	0.00
Uttarkhand	0.00	0.00	117.20	117.20
West Bengal	0.00	1147.75	0.00	1147.75
Other States	0.00	0.00	41.90	41.90
Total	**2187.64**	**4195.85**	**2882.48**	**9265.97**
NPA			**1922.53**	**1922.53**
Grand Total	**2187.64**	**4195.85**	**4805.01**	**11188.50**

CD Ratio & Market share







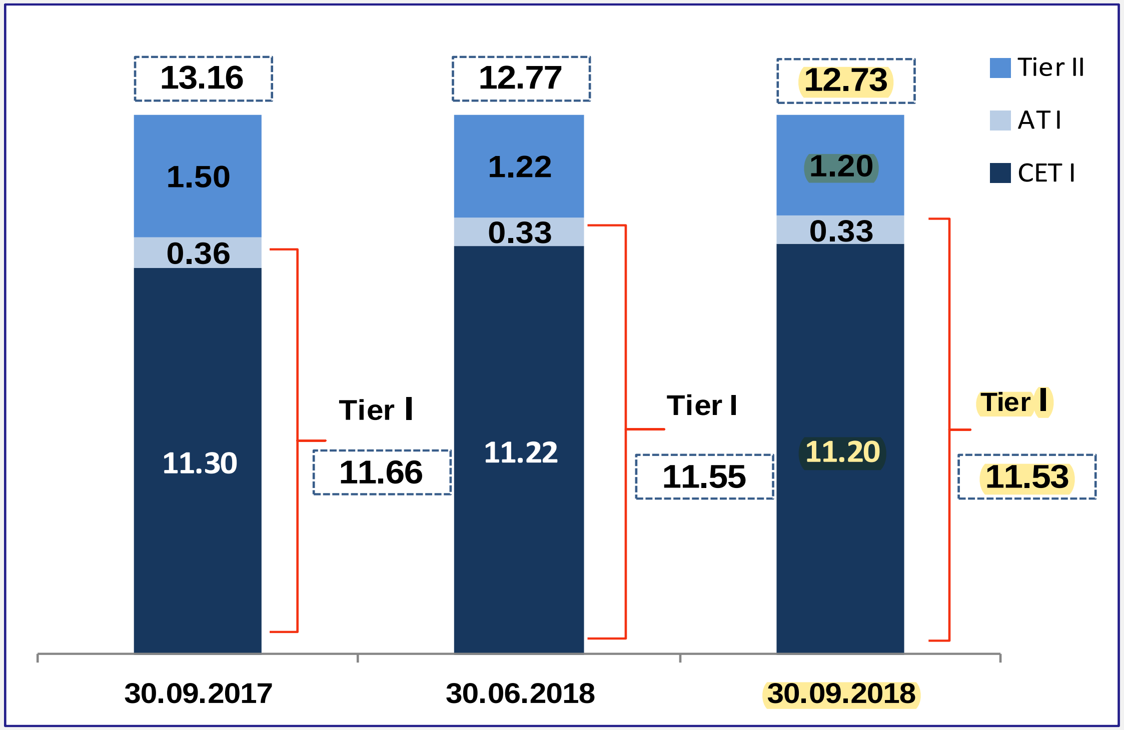
CD ratio (Domestic) as on 30.09.2018 : 77.44 %

Investments – Domestic

₹ in crore

Composition	30.09.2017	30.06.2018	30.09.2018	Y-o-Y (%)
Central Government Securities	44057	44284	43034	-2.32
State Government Securities	14194	13204	13105	-7.67
Other Approved Securities	36	24	24	-33.42
Debentures & Bonds	8497	8364	8935	5.15
Treasury Bills	0	0	295	
Shares	785	854	823	4.84
Others	913	746	1808	97.97
Gross Domestic Investment (Without netting LAF)	68482	67476	68023	-0.67
A. SLR	58288	57512	56458	-3.14
Non SLR	10194	9964	11565	13.45
Total	68482	67476	68023	-0.67
B. Held For Trading (HFT)	246	135	21	-91.51
Available For Sale (AFS)	29520	25075	25782	-12.66
Held To Maturity (HTM)	38716	42266	42220	9.05
Total	68482	67476	68023	-0.67
Modified Duration -Trading Portfolio (%)	4.31	3.60	3.26	

Capital Adequacy



Bank's CRAR upon plough back of half-yearly profit will be higher at 12.97%

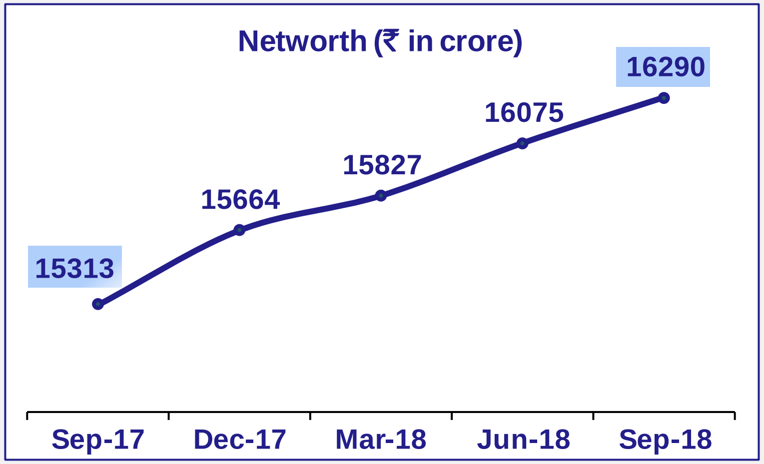
₹ in crore

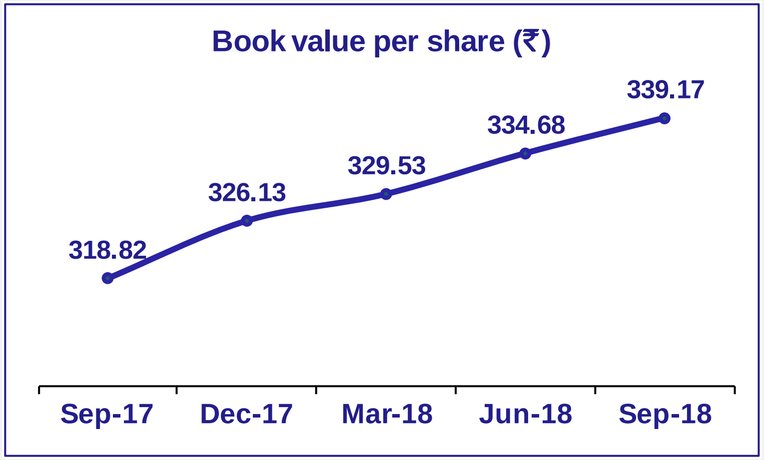
Risk Weighted Assets (RWA)	30.09.2017	30.06.2018	30.09.2018
Credit	109703 (76.07%)	123780 (75.30%)	124554 (72.28.%)
Market	16134 (51.50%)	13013 (51.01%)	12782 (49.61.%)
Operational	11674 ---	13343 ---	13343 ---

Figures in bracket denotes density

Capital – Equity

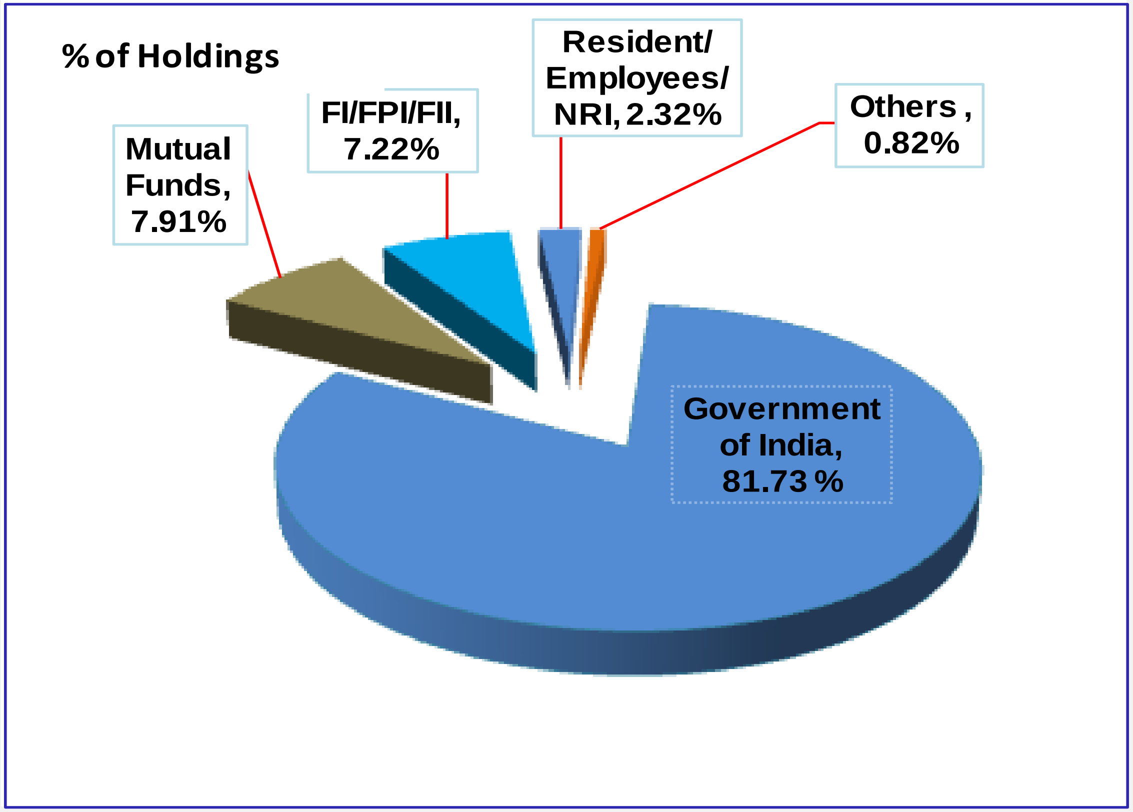
Net worth increased by ₹977 crore (6.38%) as on 30.09.2018 over 30.09.2017





Book value per share increased by ₹20.35 as on 30.09.2018 over 30.09.2017

Shareholding Pattern (as on 30.09.2018)



Pattern of Equity Shareholding	
Shareholder	**%**
Government of India	**81.73**
FI/FPI/FII	**7.22**
Mutual Funds	**7.91**
Resident/Employees/NRI	**2.32**
Others	**0.82**
of which : Corporate Body	0.62
Clearing Member	0.06
Trust	0.02
Alternative Inv.Fund	0.12

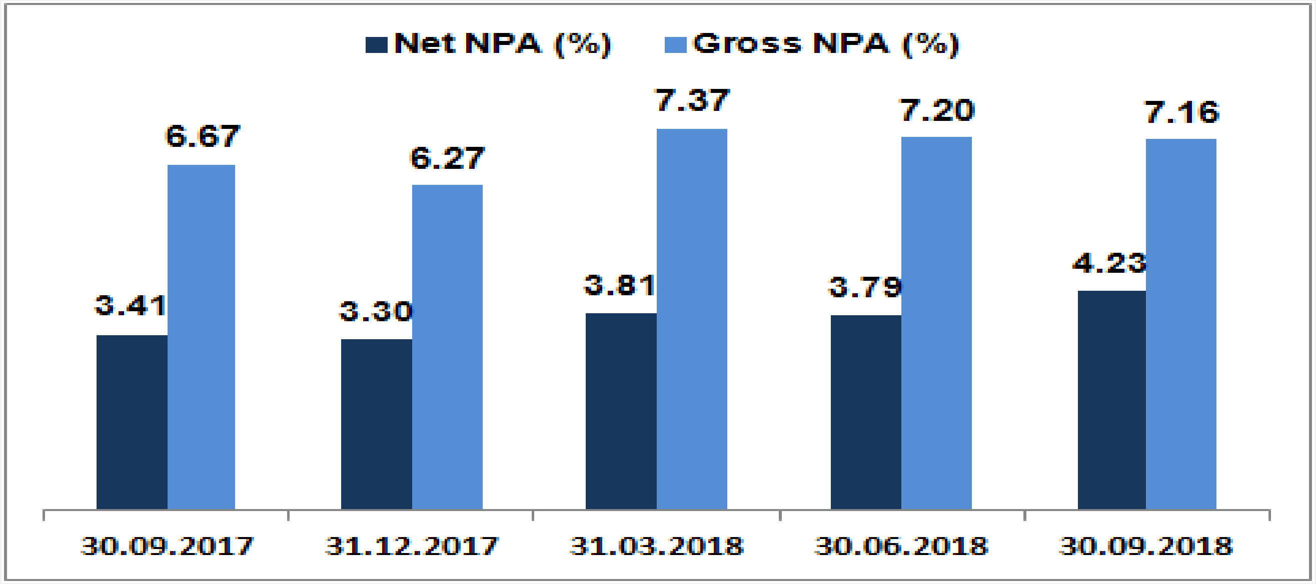
Balance Sheet – Snapshot

₹ in crore

Liabilities	30.09.2017	31.03.2018	30.09.2018
Capital	480	480	480
Reserves & Surplus	17493	17968	18391
Deposits	198669	208294	219523
Borrowings	8129	19761	17494
Other Liabilities & Provisions	5187	6213	5754
Total	229958	252716	261642

Assets	30.09.2017	31.03.2018	30.09.2018
Cash & Balance with RBI	4180	10502	10541
Bal. with banks & money at call	4099	2426	5137
Investments	68674	71398	67182
Advances	139206	156569	166967
Fixed Assets	3427	3418	3402
Other Assets	10372	8403	8413
Total	229958	252716	261642

Asset Quality



Parameter	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018
Gross NPA (₹ in crore)	9624	9595	11990	11828	12334
Net NPA (₹ in crore)	4748	4899	5960	5999	7060
Provision Coverage Ratio (%)	65.40	64.73	64.27	64.38	60.82

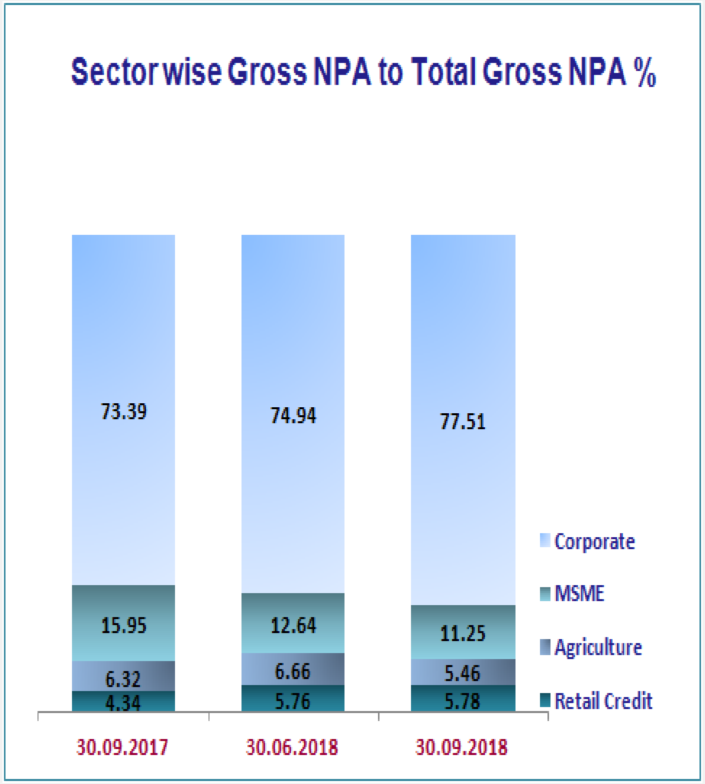
Credit cost: 1.84%

Slippage Ratio :1.43 %

NPA Position – Sector wise

₹ in crore

Sector	30.09.2017		30.06.2018		30.09.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Retail Credit	418	1.71	681	2.33	713	2.32
Of which: Home Loan	202	1.63	278	1.88	298	1.91
Education Loan	165	5.15	359	10.77	299	9.25
Agriculture	608	2.19	788	2.45	674	1.90
MSME	1535	5.99	1495	5.00	1388	4.51
Corporate & Overseas	7063	10.63	8864	12.11	9559	12.67
Total	9624	6.67	11828	7.20	12334	7.16
Of which: Priority	2397	3.91	2660	3.97	2475	3.27
Non Priority	7227	9.14	9168	9.41	9859	10.20



NPA Position – Industry wise

₹ in crore

Industry	30.09.2017		30.06.2018		30.09.2018	
	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio	Gross NPA	% to Respective portfolio
Metal and Metal Products (Incl. Iron & Steel)	3609	67.86	3030	54.21	2424	42.77
Coal and Mining	265	59.23	293	57.76	852	73.41
All Engineering	613	23.70	876	29.96	900	24.03
Textiles	667	14.31	316	6.92	320	5.15
Infrastructure	1382	5.97	3256	13.29	3714	12.51
Of which: Power & Power Discom	778	8.27	2123	22.38	1908	20.58
Construction & Contractors	666	32.92	447	18.84	530	18.80
Other Industries (including other Sectors)	2422	2.28	3610	2.91	3593	2.92
Total	9624	6.67	11828	7.20	12334	7.16

Movement of NPA

₹ in crore

S No	Details	Quarter Ended		
		30.09.2017	30.06.2018	30.09.2018
1	**Gross NPA opening Balance**	**9653**	**11990**	**11828**
	ADDITIONS : Fresh Slippages	310	1038	1624
	To old NPAs	30	352	567
	Others	16	51	59
2	**Sub-Total**	**356**	**1442**	**2250**
	LESS: Cash Recovery	146	698	231
	Upgradation	77	236	44
	Technical Write off + Exchange difference	153	339	1097
	Normal Write off	10	331	161
	Assigned to ARCs	0	0	211
3	**Sub-Total**	**385**	**1604**	**1744**
4	**Gross NPA closing Balance (1+2-3)**	**9624**	**11828**	**12334**
5	Provisions	4517	5391	4818
6	Others (interest Realisable,etc.)	359	438	456
8	**Net NPA [4-(5+6)]**	**4748**	**5999**	**7060**
	Gross NPA%	**6.67**	**7.20**	**7.16**
	Net NPA%	**3.41**	**3.79**	**4.23**
	AUC Recovery	**50**	**26**	**45**
	Provision Coverage Ratio (%)	**65.40**	**64.38**	**60.82**

Restructured Assets - Sector Wise

₹ in crore

Sector	30.09.2017		30.06.2018		30.09.2018	
	Outstanding	Of which: Standard	Outstanding	Of which: Standard	Outstanding	Of which: Standard
Retail	335	282	206	175	150	98
Of which						
Home Loan	128	122	73	68	52	43
Educational Loan	60	51	38	25	20	4
Agriculture	62	18	32	4	19	2
MSME	278	171	170	115	168	106
Corporate	6431	3878	5521	1712	4626	1276
Total	7106	4349	5929	2006	4965	1482

Restructured Assets - Major Industries

₹ in crore

Industry	Outstanding as on 30.09.2018	% share to Total Restructured	Of Which: Standard	% share to Total Standard Restructured
Infra-Power	2252	45.37	622	42.01
of which Power discom - State Govt.				
Road	781	15.74	342	23.10
Port				
Iron & Steel	439	8.84		
Contractor	75	1.52	0.32	0.02
Textiles				
Sugar	259	5.21	119	8.02
Chemicals				
Edu. Institution	132	2.67	48	3.25
Cement	5	0.11		
Engineering	128	2.57		
Other Industries	723	14.56	250	16.86
Total of Industries	4795	96.58	1382	93.25
Total Restructured Advances	4965	100.00	1482	100.00

Standard Restructured Assets – Movement

₹ in crore

S.No	Details	QE 30.09.2017		QE 30.06.2018		QE 30.09.2018	
		No	Amount	No	Amount	No	Amount
1	Opening balance of Standard restructured accounts (Quarter beginning)	6823	4397.14	4402.00	2079.24	3613	2005.98
2	Fresh restructuring during the period	1	0.15	0.00	0.00	7	0.76
3	Upgraded from NPA and continuing as restructured accounts	32	7.79	0.00	0.00	83	127.64
4	Fresh disbursement less recoveries	-256	-9.97	-165.00	-40.00	451	-30.23
5	**Total (1+2+3+4)**	**6600**	**4395.11**	**4237**	**2039.24**	**4154**	**2104.15**
6	Account slipped during the period	158	30.56	3.00	0.01	453	398.56
7	Account satisfactorily performed during the period	185	15.11	621.00	33.25	1930	223.99
8	**Total (6+7)**	**343**	**45.67**	**624**	**33.26**	**2383**	**622.55**
9	**Closing balance of Standard restructured accounts (5-8)**	**6257**	**4349.44**	**3613**	**2005.98**	**1771**	**1481.60**

Stressed Assets - Sector wise

₹ in crore

Sector	30.06.2018	30.09.2018				
	Stressed advances % to Respective portfolio	GNPA	Restructured Standard Advances	Stressed Advances	Gross Advances	Stressed advances % to Respective portfolio
	A	B	C	D=(B+C)	E	F =D/E %
Retail	2.93	713	98	811	30686	2.64
Of which :**Home Loan & Mortgage Loan**	2.43	354	43	397	18489	2.15
Agriculture	2.46	674	2	676	35442	1.91
MSME	5.39	1388	106	1494	30774	4.86
Corporate and Overseas	14.45	9559	1276	10834	75420	14.37
Total	8.42	12334	1482	13816	172322	8.02

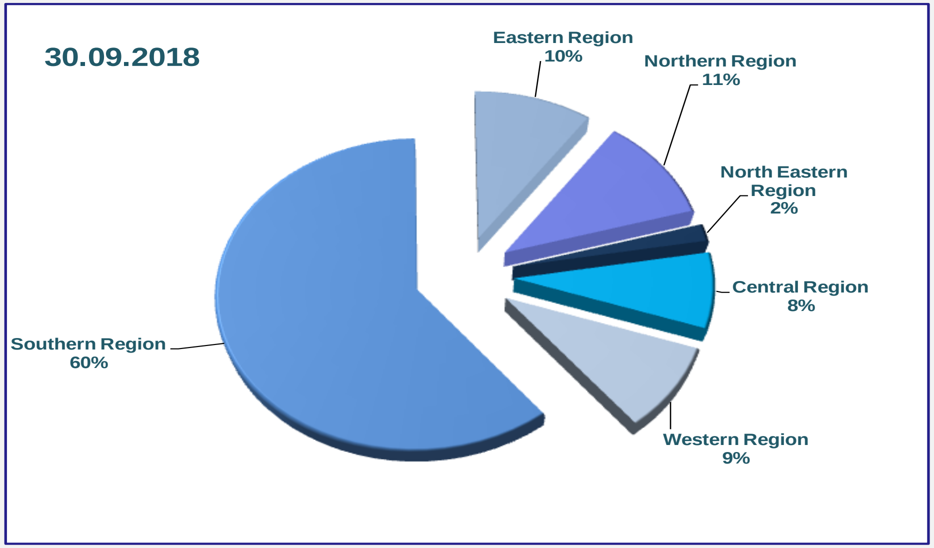
Movement of Stressed Assets

₹ in crore

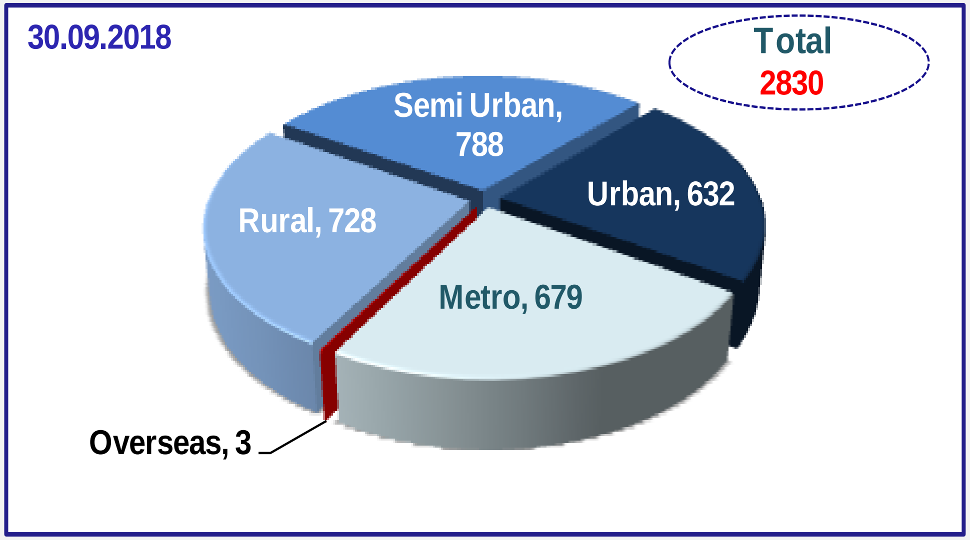
Details	30.09.2017	30.06.2018	30.09.2018
1. Gross Advances	144206	164381	172322
2. Gross NPAs	9624	11828	12334
3. Net NPAs	4748	5999	7060
4. Restructured Standard (as per Revised RBI norms)	4349	2006	1482
5. Total Gross NPA plus Restructrued Standard (2+4)	**13973**	**13834**	**13816**
6. Total Net NPA plus Restructured Standard (3+4)	**9097**	**8005**	**8542**
7. Gross NPA + Restructured Standard to Gross Advances % [5 / 1]%	**9.69**	**8.42**	**8.02**
8. Net NPA + Restructured Standard to Gross Advances % [6 / 1]%	**6.31**	**4.87**	**4.96**

Business Network

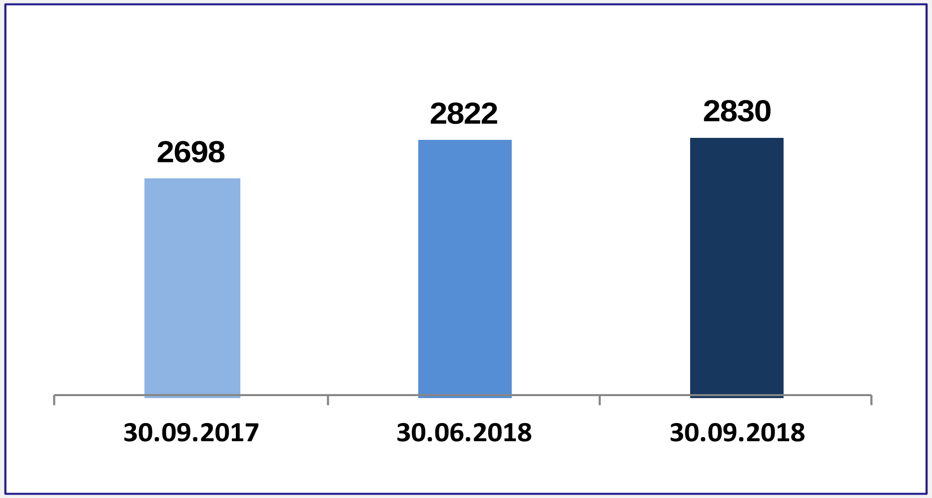
Branches - Region wise



Population Group wise



Branches (Global) (Nos.)

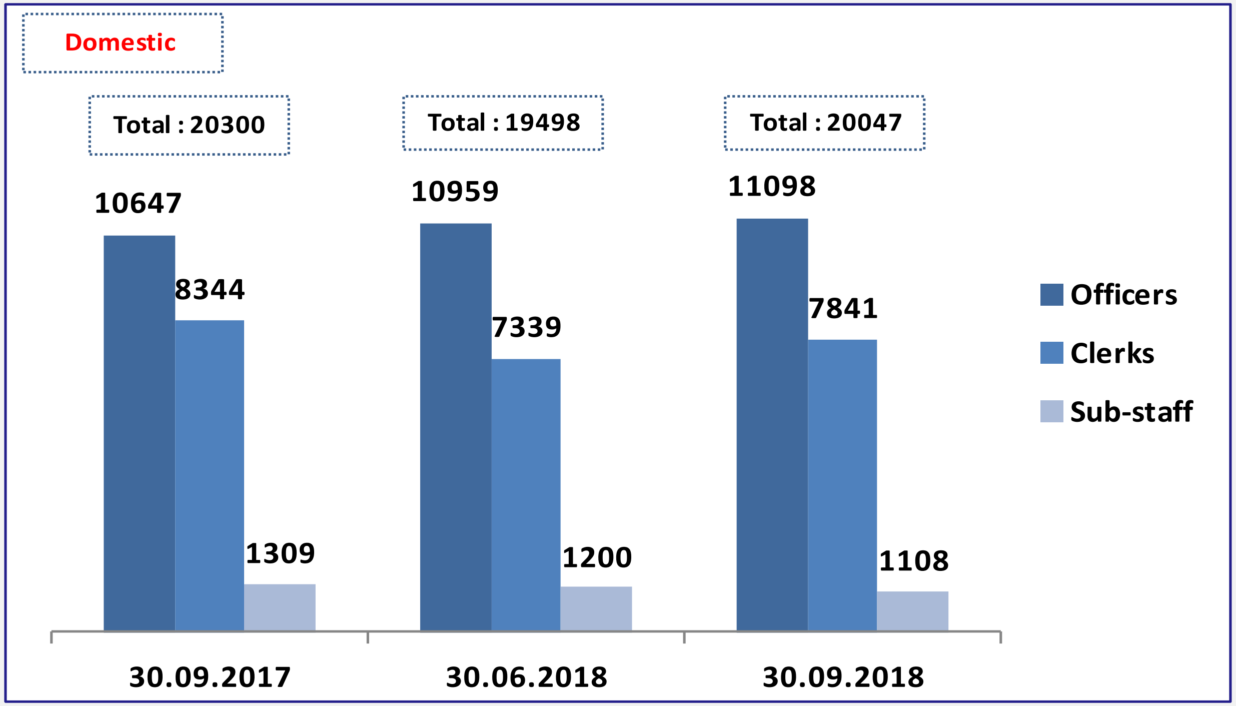


PAN India coverage

Branches	: 2827
ATM & BNA	: 3579
Business Correspondents	: 2748
Overseas Branches	: 3

Head Count & Productivity Ratios

In numbers

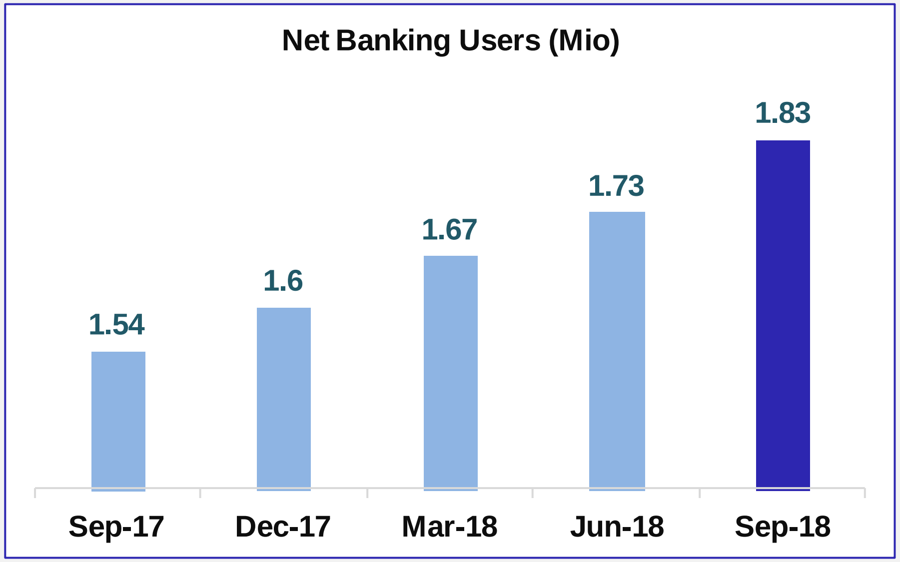


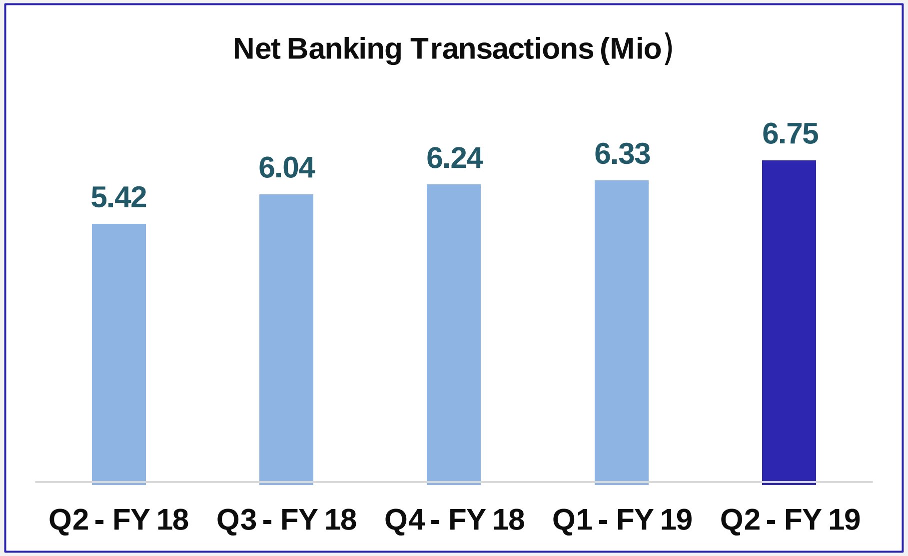
₹ in crore

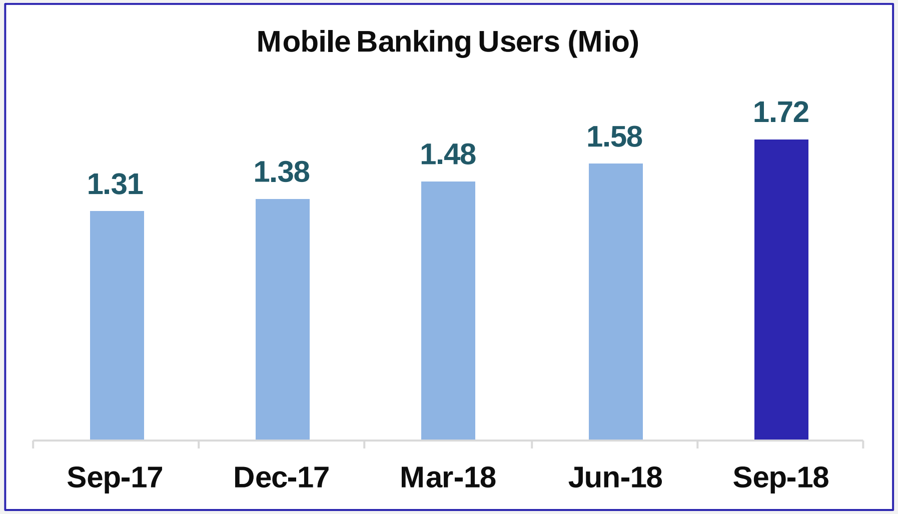
Parameters	30.09.2017	30.06.2018	30.09.2018
Business per employee	16.72	18.99	19.29
Gross Profit per employee	0.27	0.27	0.24
Net Profit per employee	0.09	0.04	0.03

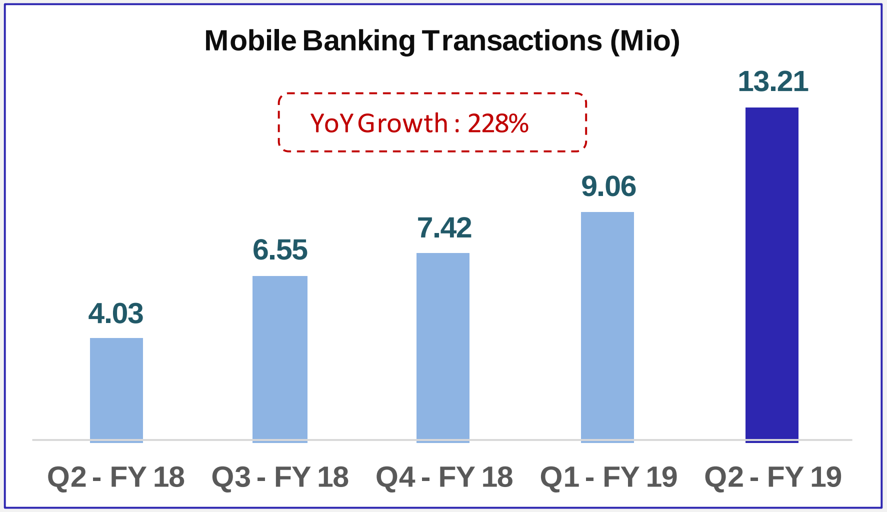
Digital Footprint

Digital Products for Digital India

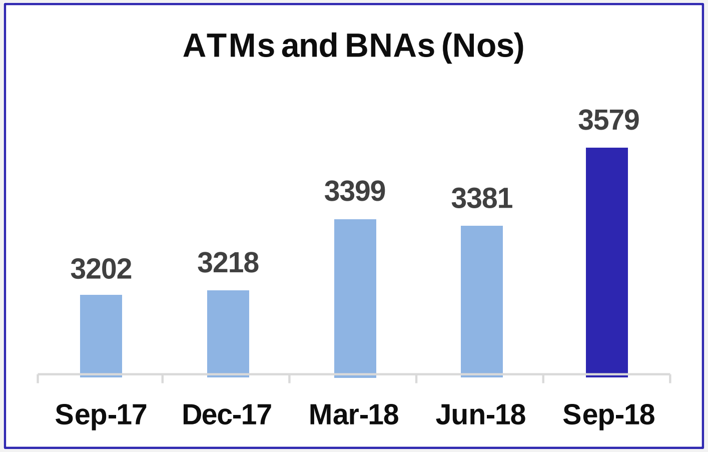


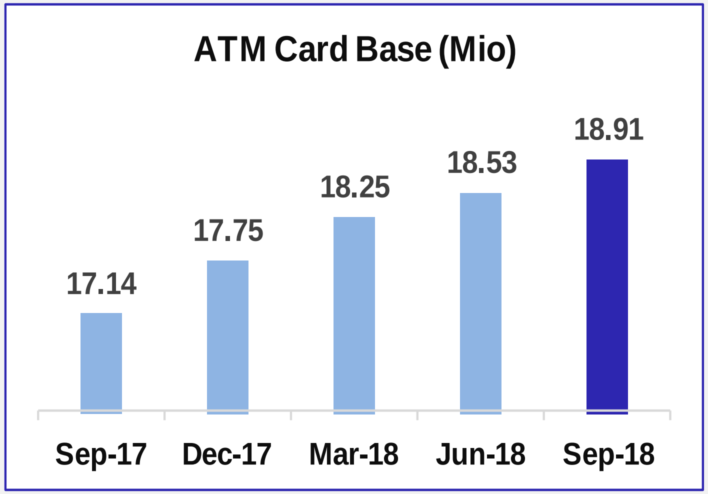


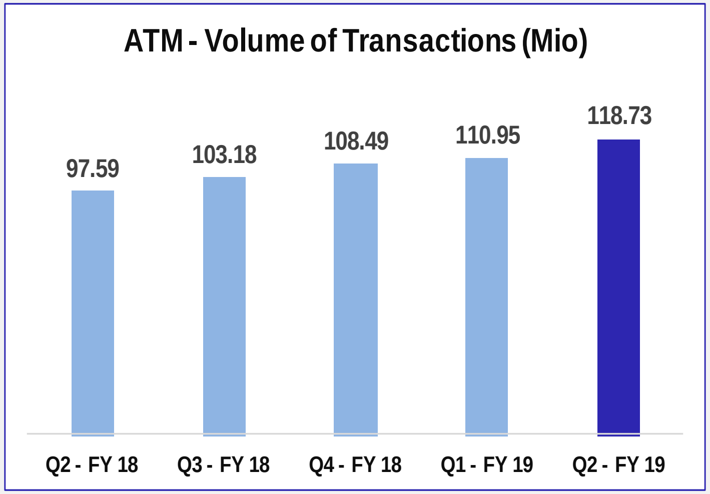




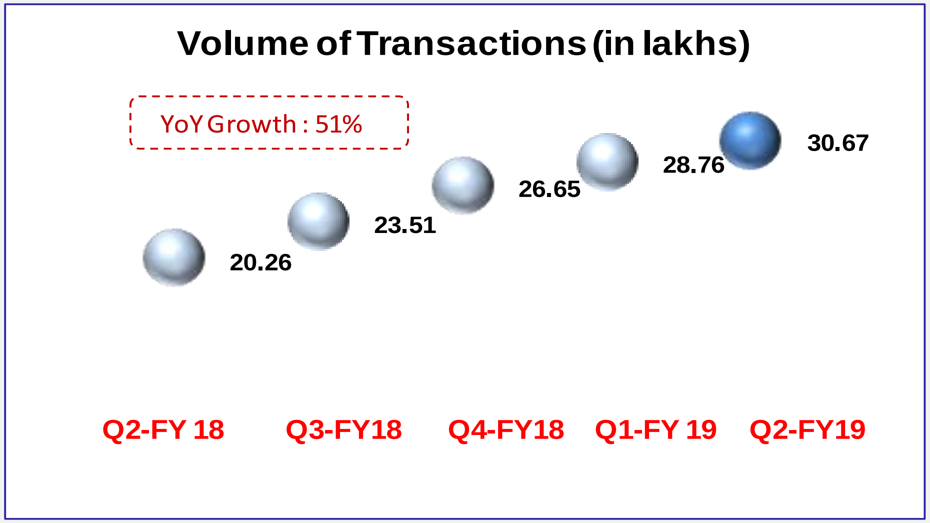
Performance under 24*7 Banking

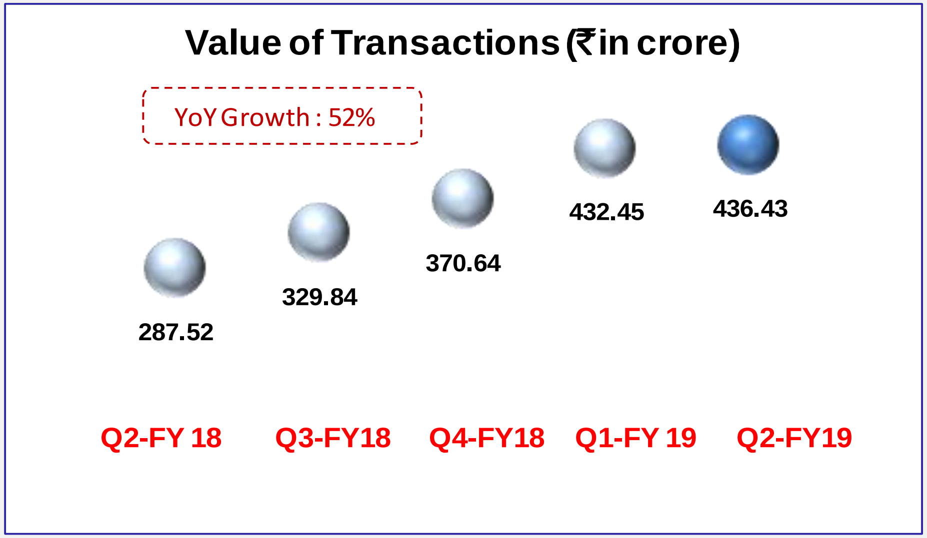






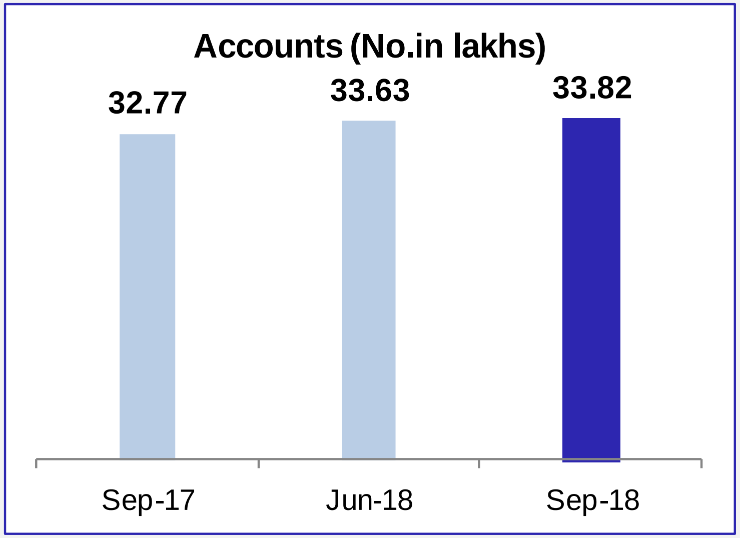
Expanding Footprint - Point of Sale Terminals

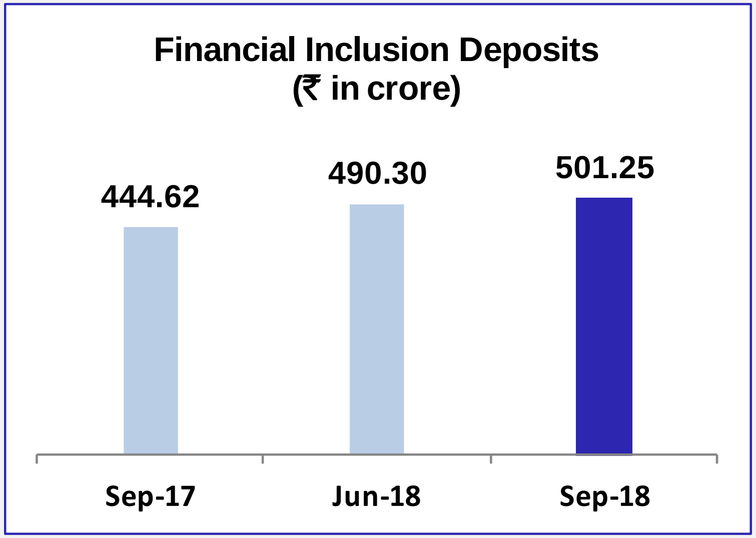


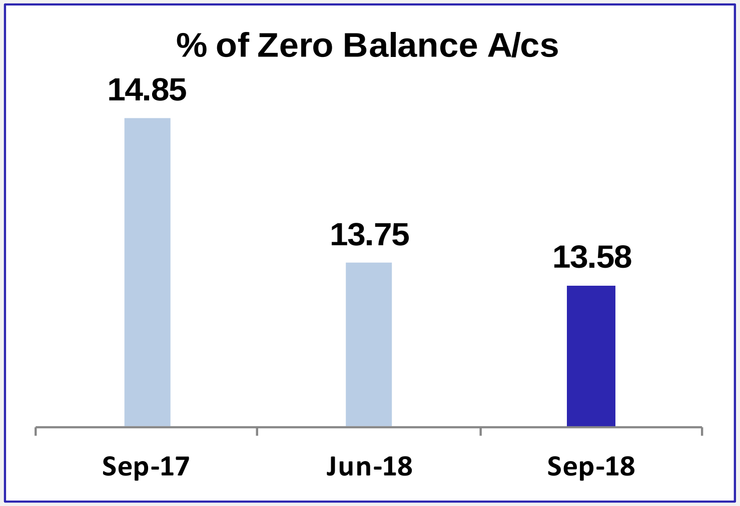


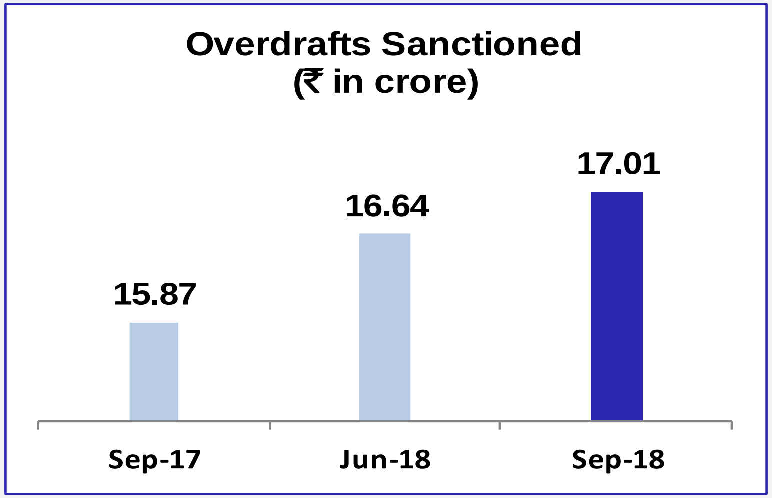
30.09.2018 : Number of PoS - 11169

Financial Inclusion - Performance under PMJDY

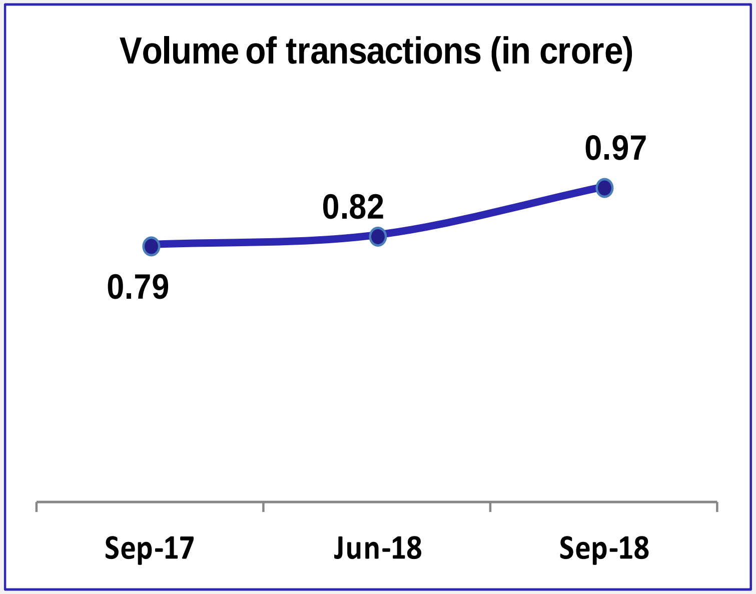


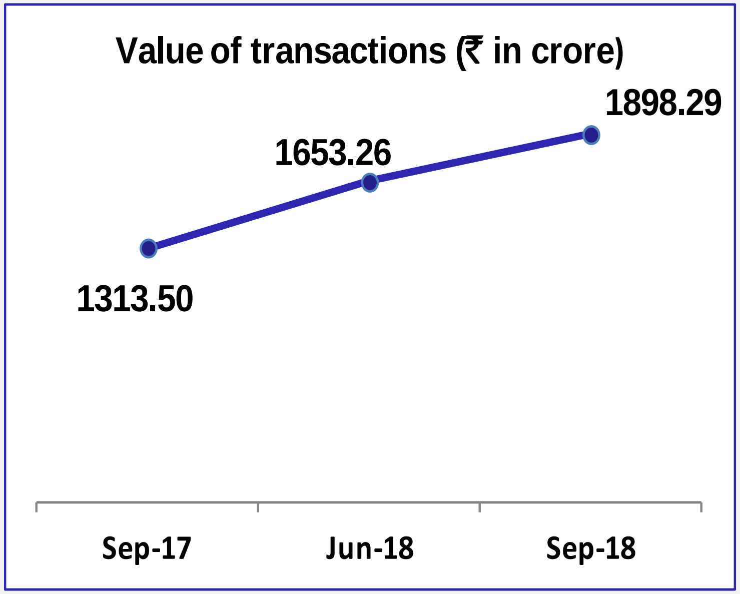






Financial Inclusion – Performance of Business Correspondents





Performance Under Government Schemes – Position as on 30.09.2018

Pradhan Mantri Suraksha Bima Yojana	21 .66 lakh polices
प्रधानमंत्री mudra योजना	Disbursement : ₹ 821.05 crore in 49941 accounts (HYE Sep18)
Atal Pension Yojana	4.22 lakh enrolments
Pradhan Mantri Jeevan Jyoti Bima Yojana	9.55 lakh policies

PMJJBY & PMSBY :

Performance to Potential (P2P) ratio as on 30.09.2018 : Above 80% --1st among all Banks

APY:

Persistency Ratio as on 31.08.2018 : 67%

Awards & Accolades

Performance	Award
APY	"The Best Performing PSB" under APY for the FY 2017-18 awarded by Government of India
Self Help Group (SHG)	1st Prize : Excellence in performance among PSCBs under SHG Bank Linkage Programme in Tamil Nadu during 2017-18
MSME	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 5th ASSOCHAM - SMEs Excellence Award 2017 for best SME offerings 6th ASSOCHAM - SMEs Excellence Award 2018 under 'Micro Lending' CIMSME (Chamber of Indian Micro Small & Medium Enterprises): Best MSME Bank Award - Winner (Emerging Category) Eco - Technology Savvy Bank Award - Runner up (Emerging Category) Financially Inclusive Bank Award - Winner (Emerging Category)
Technology	NPCI Payments excellence award 2017 for NACH operations in mid-sized banks category
Official Language	"Rajbhasha Kirti Puraskar" by Government of India. इंडियन बैंक को भारत सरकार द्वारा "राजभाषा कीर्ति पुरस्कार"

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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.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

Thank you