 <p>इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD</p> <p>निवेशक सेवाएँ कक्ष INVESTOR SERVICES CELL वेबसाइट / website: www.indianbank.in ई-मेल / e-mail : ibinvestorrelations@indianbank.co.in</p>	<p>कॉर्पोरेट कार्यालय 254-260, अक्वै शण्मुगम सालै, रायपेट्टा, चेन्नै – 600 014 Corporate Office 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014 दूरभाष/Phone: 044-28134076/28134698/28134484</p>
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Ref No.: ISC/64/2021-22

Date:03.06.2021

<p>The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East Mumbai - 400 051.</p> <p>NSE Symbol: INDIANB</p>	<p>The Vice President BSE Limited Phiroze Jeejibhai Towers Dalal Street Mumbai - 400 001.</p> <p>Scrip Code: 532814</p>
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Dear Sir/Madam,

Subject: Schedule of Non- Deal Roadshows /Analyst/ Institutional Investors Meet for Indian Bank ("Bank")

In terms of Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we have to inform you that the Bank will be participating in Non-Deal Roadshows and meeting with prospective investors from 04th June 2021 to 14th June 2021.

Note: The dates of the Roadshow are subject to change/reschedule that may happen due to exigencies on the part of investors/Bank.

A copy of the Corporate/Investor presentation is enclosed. The same is also available on the Bank's website at www.indianbank.in

This is for your information, record and dissemination please.

Yours faithfully,



(Dina Nath Kumar)
Asst. General Manager & Company Secretary

Encl: As Stated

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Corporate Presentation

June 2021

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Pursuant to the Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020 issued by the Government of India, the scheme of amalgamation between Allahabad Bank and Indian Bank was approved and Allahabad Bank was amalgamated with Indian Bank with effect from April 1, 2020 (the “Amalgamation”). Accordingly, the financial, operational and related information of Indian Bank as of and for the year ended March 31, 2021 included herein represents the merged entity, i.e. it includes the operations of the erstwhile Allahabad Bank. Accordingly, the historical financial and other information of Indian Bank prior to the Amalgamation are not comparable to those subsequent to the Amalgamation.

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1 Indian Bank Overview

2 Key Investment Highlights

3 Amalgamation with Allahabad Bank – Key synergies

4 Key Growth Strategies

5 Annexures



Indian Bank – An Overview

An Overview

- Rich legacy of more than 114 years
- As of FY21, Indian Bank is the seventh largest Public Sector Bank in India*
- Customer base of approximate 14 Crore as of FY21
- Comprehensive and diversified product portfolio providing the entire bouquet of financial services such as Retail Banking, Wholesale Banking, Priority Sector Lending, International Banking and Treasury Operations
- Bank is also engaged in the business of Housing Finance, Merchant Banking, Brokerage, General Insurance, ARC & RRBs through its subsidiaries/JVs/associates
- Wide distribution network comprising of 20,531 outlets, of which 6,004 are full service domestic outlets, 9,095 BCs, 5,428 ATMS & BNAs and 4 overseas branches
- Domestic operations contribute 97.2% of total gross advances as of FY21
- Successful amalgamation with Allahabad Bank is yielding synergistic benefits
- The Government of India has a stake of 88.06% in the Bank
- Credit Rating:

	Rating Agency	Rating
AT 1 Bonds	CARE, CRISIL	AA
Tier 2 Bonds	CARE, CRISIL, BRICKWORK	AAA

Outstanding rating of AA+ by India Rating on bonds issued by erstwhile Allahabad Bank

Indian Bank statistics (As of FY21)

Gross Advances:
INR 3.9 lakh Cr

Deposits:
INR 5.4 lakh Cr

NII:
INR 15,666 Cr

Net Interest Margin (Domestic):
2.85%

Operating Profit:
INR 11,396 Cr

PAT:
INR 3,005 Cr

CASA:
42.30%

GNPA | NNPA:
9.85% | 3.37%

PCR incl. TWO:
82.12%
PCR excl. TWO:
68.09%

Book Value per share:
INR 263.98

ROA | ROE:
0.50% | 10.63%

CET1 | CRAR:
11.27% | 15.71%



Indian Bank – Key Investment Highlights

- Amalgamation with Allahabad Bank: Synergy benefits including technology & augmented network

- Pan India presence with strong branch network across Southern, Central & Eastern India

- High quality management team with demonstrated track record

- Consistent Financial performance

- Stable & growing deposit base: CASA growing faster than term deposits

- Diversified advances base: Relatively stable and granular RAM portfolio forms more than half of the asset base

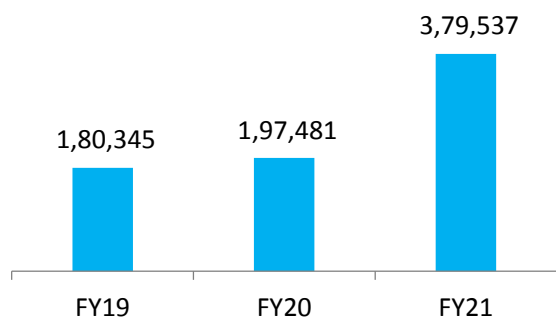
- Gradually improving asset quality: Reduction in GNPA, NNPA aided by lower addition of fresh slippages as compared to opening balance of combined entities

- Thrust on leveraging & improving digital technological capabilities

Diversified Asset Portfolio with a focus on RAM Assets

Domestic Gross Advances – Growth driven by Agriculture & MSME

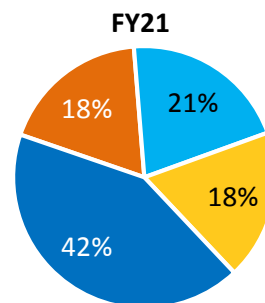
INR Crs



	YoY Growth* %
Retail	6%
Agriculture	14%
MSME	15%
Corporate	(2%)

*Based on opening balance of amalgamated entity

Advances Profile



■ Retail ■ Agri ■ MSME ■ Corporate

Gradual Ramp up of RAM Assets; now contribute more than 58% of Gross Domestic Advances

Retail Credit Growth

Particulars (INR Cr)	FY19	FY20	FY21
Home Loan (including mortgages)	21,351	26,119	47,682
Auto Loan	1,752	1,805	3,649
Education Loan	3,481	3,297	4,684
Other Retail Loans	6,269	6,736	13,972
Total Retail Loans	32,853	37,956	69,987

Growth in retail advances were driven by housing loans

Agriculture Credit Growth

Particulars (INR Cr)	FY19	FY20	FY21
Crop Loan	32,834	35,654	64,898
Investment Credit	4,148	4,987	6,327
Other Agri loans	2,023	3,728	7,550
Total Agri Loans	39,005	44,369	78,775

Growth in agriculture advances were driven by higher growth in crop loan segment

MSME Credit Growth

Particulars (INR Cr)	FY19	FY20	FY21
Micro	13,637	14,846	29,303
Small	15,642	17,003	30,442
Medium	3,767	5,359	10,435
Total MSME Loans	33,046	37,208	70,180

Growth in MSME advances were driven by growth in credit to medium enterprises

